

**The Great
Tontine**

by
HAWLEY SMART

Author of "Broken Bonds," "Bound to Win,"
Etc.

CHAPTER XV.

Jack Phillimore, most artistically attired as a smart young sailor, with hands carefully stained, had made his appearance in Rydland, and, putting up at a second-class inn, had deferred inquiries till the following day. And now, Jack, unwittingly, began to experience the difficulties of the task he had undertaken. To begin upon, he attracted considerable attention in the quiet little country town. Rydland had nothing to do with ships and the shipping interest; it was a purely agricultural market town, and a thorough Jack far such as Phillimore was a sight rarely witnessed. The inhabitants, like most towns of its class, had plenty of spare time on their hands except on market day. The consequence was that Rydland came pretty generally to its shop doors to look at the handsome sailor who was loafing about its streets inquiring for Mr. Crabbe. The women especially were enthusiastic about the handsome seaman; and invented faces and anecdotes about Mr. Crabbe with the most audacious effrontery for the gratification of talking to him. That evening Jack comforted himself with the reflection that he had done a rattling good day's work. He had ascertained that old Mr. Crabbe had been a clerk in Pogram's office for something like five-and-thirty years. Everybody in Rydland knew him, a quiet, pleasant, kindly old gentleman; a man of middle age when he first came to Rydland, but a very old man now. Mr. Pogram took a cottage for him outside the town, and pensioned him off, and he lived there now, with a nurse to take care of him.

On one point he had failed, and that was in seeing Mr. Crabbe. He had been out to the cottage, seen the nurse, but had not succeeded in seeing Mr. Crabbe. The nurse was very civil, and would have apparently made no difficulty about his seeing her patient, only that he was asleep. He slept, she said, a great deal. Disturbing him made him very irritable, and it seemed a pity to do so when it was very doubtful whether he would recognize his visitor when he saw him. Of course, as Jack said, in his case that could not be expected. He was a distant connection whom, in all probability, Mr. Crabbe had never seen; still he should like to see the old man. The nurse told him if he called about noon the next day, the probability is that he would find Mr. Crabbe awake, and that he could then see him.

Excessively well satisfied with his day's work, and the manner in which he had played his part, Jack laid out his plans for the next day. He conceived that he had nothing much to do now beyond seeing Mr. Crabbe; but, as the train did not go till the afternoon, Jack determined further to call upon lawyer Pogram, and see what he could make out of him.

Ten o'clock the next day saw Jack in Mr. Pogram's office, and respectfully inquiring of the clerks if he could see that gentleman. A few minutes more, and the clerk, requesting him "to step this way," ushered him into the presence of the Pograms, father and son.

"Well, my man, you want to see me; what is it? That is my son and partner, Mr. Robert Pogram," he continued, seeing Jack's eye wander towards that gentleman; "you can speak out before him just as you would speak to me. Now what is it?"

"Well, your honor," he replied, "I ain't much of a hand at a yarn, but you see, my father, he married a niece of old Mr. Crabbe's; and so, as I was cruising in these parts, I thought I'd just have a look at the old gentleman, 'cause my mother she thought a deal of him, she did; and as I hear he lived with you a many years, I thought, may be, your honor would tell me something about him if I called."

"Very good," rejoined old Pogram. "I shall be happy to supply you with all the information you require about Mr. Crabbe; but, in the first place, let us know who you are exactly."

"Jack Fluter, boatswain's mate on board Her Majesty's ship Casiope."

Neither old Pogram nor his son had the slightest previous knowledge of the name Casiope, and yet they both felt intuitively that a common sailor would not have so pronounced the name of a ship.

"And the name of your captain is—?"

"Fletcher, your honor; and a real smart officer he is. If he is hardish on the skulkers, he is a good skipper to the chaps as does their duty. They were telling me in the town, sir, that my great uncle served his biggest spell under your honor's command."

"Mr. Crabbe was over thirty years in our office, and when he broke down last year we pensioned him off as an old and valued servant. We found a nice little cottage for him about three-quarters of a mile from the town, and got a practiced nurse down from London to take care of him. You must know he has broken down both mentally and bodily; however, you will be glad to hear that he is well taken care of, and everything that can be done for a man in his position is, we trust, done for him."

"Yes, I am told everywhere that your honor has been very kind to the poor old gentleman. I went out to his cottage yesterday to see him, but he was asleep, the nurse said, and she did not like to disturb him. I was thinking if your honor saw no harm in it, I'd just run out and try and have a look at him to-day."

"Harm?" rejoined Pogram, as he once more eyed the sailor keenly through his spectacles; "of course not. His old friends, relatives, or indeed anybody else, are quite welcome to see Mr. Crabbe whenever they think fit. As I have no doubt his nurse told you, he sleeps a great deal, is very irritable, and apt at times to be very much put out by seeing those who are virtually strangers to him, that is, old acquaintances he can no longer

er recollect; of course, if, as is very likely, your presence annoys him you will cut your visit short."

Jack Phillimore, after leaving Pogram & Son's office, continued to lounge about Rydland, gossiping with everybody he came across, and still under the illusion that he was admirably personating the British seaman, and considerably increasing his stock of information as regarded old Crabbe. Then he proceeded to the cottage. Passing through the garden, he tapped lightly at the door, which, after some slight delay, was opened by the same woman whom he had seen on the preceding day. She welcomed him with a smile and said:

"Of course you have come out again to see the old man; if you will just step into the parlor and sit down he will be in in a few minutes. I am afraid you won't make much of him, for he is very queer and crotchety this morning; but then he is always that, more or less, and when it is an amiable day with him it is generally because he is rather drowsy. If you will take a chair," she continued, opening the door of the parlor, "I will bring him to you directly almost."

Jack awaited with no little curiosity the appearance of the old man, of whom he had heard so much during the last four-and-twenty hours. He had hot long to wait. The door opened, and supported by the buxom nurse on the one side, and assisted by a stout stick, upon which he leaned a good deal, on the other, there appeared a sad specimen of senile old age.

The old man dropped his shuffle and came to a dead stop when he saw Jack.

"What," he piped out in a shrill treble tone approaching to a falsetto, "is he doing here?"

"He is come to call upon you," shouted the nurse into his ear, "and inquire how you are."

"Much he knows about it," piped the old man; "I call it a very cold day."

"You are quite right," hawled Jack. "It is cold, very cold, sir."

"Cold, yes, I said 'cold,'" muttered the old man in his childish treble. "What did he want to say it was not cold for? People are always so contradictory and stupid"; and having thus relieved his mind, he shuffled towards an armchair by the fire, in which, with the nurse's assistance, he was speedily installed.

"I don't think you will be able to make much of him," said the nurse quietly to Phillimore; "and if you really have anything you wish to ask him, I am afraid you have little chance of getting an answer."

Jack Phillimore had already recognized the impossibility of making anything out of Mr. Crabbe. He had seen him, and felt that if he sat there and stared at him for an hour he should make nothing more of him.

Jack made his way to the railway station and took a ticket to London. He had some little time to wait, and paid very little attention to his few fellow-loungers on the platform. Certain it is, that when the train came up, and he jumped into a second-class carriage, he took no notice of a sleepy looking youth, about sixteen, who got into the same compartment, coiled himself up in a corner, and apparently slumbered the whole way to town.

CHAPTER XVI.

Ronald Ringwood has held rather aloof from the little cottage at Kew, for one thing, he really had nothing to communicate. All trace of the missing Finnigan seemed lost, and both the detective employed by Ringwood and Pogram's emissary had given up all hope of tracing the missing man from Guildford, and returned to town with a view to a fresh departure. And, in the second place, Ringwood was fain to confess that he had not got on quite so well with Miss Chichester of late. That young lady resented being kept in the dark as regards what she termed the great mystery. She argued, as we know, and with considerable reason, that it would be very much to her aunt's benefit if there was confidence between them on this point, and Miss Caterham consequently enabled to discuss the thing freely with her, Mary Chichester. But poor Miss Caterham had worked herself up into such a state of nervous apprehension of foul play on the part of her competitors for the great stake, as to be really not quite rational on that point. She could have put her fears in no very definite shape had she even tried to tell them to any one. She would have certainly expressed a strong opinion that the Pograms, in seeking Terence Finnigan, were seeking him with murderous purpose. She had a hazy idea that even her own life might be aimed at; obligations of the fact that she had disposed of will of her chance in the "Great Tontine," as well as all her property, in favor of her niece, and that consequently her death would merely put Mary Chichester into her place as a shareholder in the "Tontine," the demise of a nominee being the only thing that virtually extinguished the share. She would further have told you, although she had no knowledge on the subject, that she thought it quite possible Lord Lakington also had his emissaries working on his behalf.

Ringwood was sitting in his chambers the morning after Jack Phillimore's departure for Rydland pondering over the "Great Tontine." His reflections were cut short by a sharp knock at his door. In reply to his "Come in," the door opened, and his clerk appeared; "Mr. Carbuclie has just sent over, sir. His compliments, and will you come across to his chambers at once."

"All right," replied Ringwood; and taking up his hat he proceeded at once to comply with Mr. Carbuclie's request.

"This is a very sad business, Ringwood," exclaimed Carbuclie. "Of course, poor old lady, at her time of life it is not a thing to be surprised at; but I cannot help blaming myself for not having been out to see her since I got back. Mary Chichester says in her letter that the 'Great Tontine' has killed her."

"You are speaking, of course, of Miss Caterham; you do not surely mean to say that she is dead, poor thing?"

"Yes, I am sorry to say such is the case. I have just received a note from Mary Chichester informing me of the fact. I want you to run down to Kew to tell Mary the whole state of the case; say that I shall come out to see her as soon as I return; and that I shall, of course, be present at the funeral. Any little thing that she wants assistance and advice about, in the meanwhile, I am sure you will undertake for her. Do this for me, like a good fellow, or else I shall have

to telegraph to my sister that I can't come until to-morrow, which will be a great disappointment to her."

"Of course I will," replied Ringwood. "I will drive out there almost at once. After the terms I have been on with poor Miss Caterham, and knowing there as I do, through you, there will be nothing much in my taking your place in your unavoidable absence. By the way, of course, if Miss Chichester asks me what was this secret which so troubled her aunt, there is now, I suppose, no objection to my telling her?"

"Ahem!—No; better not, perhaps," replied the more cautious senior. "You can tell her that Miss Caterham's will must explain everything."

Ringwood made his way down to Kew a little later. He made his way up the gravel walk, and knocked at the door.

"Yes, Miss Chichester would see him," replied the maid, after disappearing for a few moments, and he was duly ushered into the drawing room.

A little time, and Mary Chichester entered, and Ringwood could not help thinking that she had never looked better than she did now, as she swept towards him in her black draperies, and greeted him with extended hand. He had composed rather a neat little speech on his way down, with which to introduce himself, but it all vanished as he looked at Mary's pale, sad face, and all he said was:

"I am very, very sorry for you."

"I knew you would be sorry to hear of the death of my poor aunt," she replied. "You have, of course, heard of it from Mr. Carbuclie. I rather hope to see him in the course of the day."

"I am here, Miss Chichester, as Mr. Carbuclie's deputy; sincerely as I sympathize with you in your loss, I should hardly have ventured to intrude upon you until a few days later if it had not been for that. He has only just returned to town, and is compelled to leave it again for a couple of days, and begged me to run down here on his behalf. He begged me to say that he should come to you the minute he returned, and should, of course, attend the funeral."

"Which I hope, Mr. Ringwood, you will do also. You were a great favorite with my poor aunt; but on one point I sadly fear I was right, and that miserable secret which you allowed her to bear by herself really did hasten her death."

"I sincerely trust, Miss Chichester, that on that point you are mistaken; as I told you before, I was powerless; my lips were sealed, and they are now. A few days more, and you will know everything."

"Know everything!" she cried passionately, and rising abruptly from her chair. "What do I care about your mystery now? I wanted to know it before, that I might share the trouble with her who has been as a mother to me, that I might soothe and comfort her in her wretched nervous prostration. I wanted to know it, because I saw that bearing it alone it was the cause of the weak, nervous state into which she had fretted herself. Had I shared the burden with her it might—who can say?—have kept her a little longer with me. I am blaming nobody," continued Mary, as she paced the room with impatient steps; "but it is so hard to think that a life of value might have been prolonged by more careful tending."

"Poor Miss Caterham was so very resolute in her injunctions as to secrecy that we dared not disobey her. A few days more and—"

"Too late, I tell you," interrupted Mary; "I have no desire now to know this miserable secret, and—and—I think—I think—I had better say good-by," and putting her handkerchief to her eyes, Mary Chichester hurriedly left the room.

The day of the funeral arrived, and a little knot of mourners, assembled at Carbuclie and Ringwood, assembled at the cottage at Kew to follow poor Miss Caterham to her grave. The deceased lady's solicitor was among those present, and intimated to Mr. Carbuclie and some two or three intimates that he thought it would be most convenient, now all was over, that they should return to the cottage and hear the will read. "It is short and simple, and concerns you, Carbuclie slightly."

(To be continued.)

The Complete Grafter.

Grafting is no easy matter. It calls for special qualifications. In the first place, one must be consistent. To start out on a grafting career under the belief that we may permit ourselves occasional lapses into virtue, makes for timidity, for a certain unprofessional uncertainty at critical moments. Eternal vigilance is the price of success in grafting, as in other occupations, in order to succeed. Take one form of grafting and stick to it, and all other things shall be added unto you.

Then, again, the earnest grafter recognizes that, if he is to make a permanent success, he must keep himself in good condition. His home life, therefore, must be an ideal one. Some of our most famous grafters have had loving wives and golden-haired children, were home every evening promptly at 6, and never touched a drop.

In grafting, one must have good manners, a devotion to one's duty, a sterling honesty of purpose, and a continuous self-respect. Grafting, in its most exalted form, is in reality an art. To become pre-eminent in it one has to have an abounding faith that a new victim is born every minute. Grafting, indeed, may only be acquired by a certain amount of fasting and prayer, and prolonged patience.—Thomas L. Masson, in Success Magazine.

Discouraging.

"Strive on, little man," said the benevolent old gentleman, "and some day you may be President."

"Aw, that's a pipe," scoffed the youngster in the green sweater. "Me parents spoiled me chances long ago."

"And how did they spoil your chances?"

"Why, dey forget to name me Bill, dat's how."

Moving Day.

Bacon—Didn't I notice you were moving up at your house, to-day?

Egbert—Yes; all but the hired man!

—Yonkers Statesman.

Life does not make us, we make life.

—Kavanagh.



Barn for Mixed Farming.

The farmer who can so adjust his work that he may dispense with the help of one man is lucky indeed, but many a farmer has done so by simply changing his system of feeding and caring for the stock; also by so disposing of the grain and hay that instead of hauling many tons of it to market it is fed on the farm, and the beef, pork, butter, cheese, etc., sold. This allows the farmer to restore to the ground at least a part of the fertility in the shape of manure.

The barn plan shown herewith in the two illustrations, the ground plan and the perspective view, is so arranged that one man may feed and care for the stock in a short time. As shown on the floor plan, the barn will accommodate fourteen cows, twelve horses, has box stalls for both the

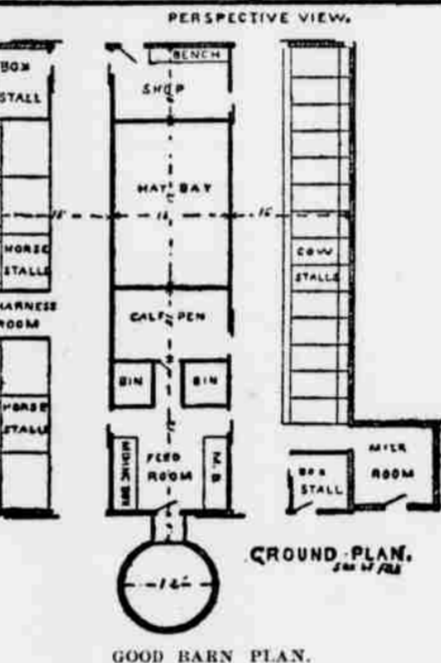
Hay chute being provided for each two stalls.

The milk room being located as it is, the milk may be taken to it at once. In this room should be located the separator; also plenty of clean water; if possible running water should be provided. The shop is a very necessary room, and it will save many small repair bills. In it may be stored the nails, bolts, etc. In the horse barn the harness room is located in the center, which makes it handy to all parts of the same. The two box stalls provide room for both male animals as well as sick and ailing ones.

The hay bay is supposed to be open clear to the roof. However, some farmers may wish to arrange this space different. The partition separating the cows from the center section is boarded or plastered up tight, except the calf pen, to separate the cows from any odors, dust or dirt from the other animals. The box stalls, however, in both the cow and horse barn are so constructed that the inmates may have a good view of the other animals. They like company, and will do better if they can see their neighbors.

The floors of the cow stable, the milk room, feed room and silo are of cement, the gutter being formed in the floor and having a four-inch drain at the rear leading to the manure pit. The stalls are made to fit both long and short cows. The first stall in front is four feet wide and five feet long. The rear stall is three feet six inches wide and four feet eight inches long. The stalls then slope from front to rear, each stall being slightly shorter. Stalls are now constructed in so many different ways that it is hardly worth while to mention them, every cow man having his own views of the matter. However, it is wise to so build them that the stall may be easily cleaned and washed. This construction will comply with all sanitary requirements of inspectors. The floor of the horse stable may be of cement or clay.

The location, the local supply of materials, etc., will of course govern to a certain extent the material entering the construction of any building, and, in fact, all buildings. The barn as shown is twelve feet to the eaves and thirty-eight feet to the peak; the silo is thirty-eight or forty feet high. The barn should, of course, have a good foundation of stone, brick or cement. On many farms it has been the practice to build a small shed here and there and the stock is scattered all over the farm. This causes an unnecessary lot of labor to care for them; also an unsightly appearance to the surroundings. In constructing a barn of this sort it will not be necessary to do all the work before the same may be used, but a portion of it may be left until time and perhaps your purse will allow it to be finished.—Wallace's Farmer.



GOOD BARN PLAN.

cows and horses, also a large calf pen. The installation of manure carriers and hay fork is very easy, and these will soon pay for themselves in the labor saved. A feature of the barn not to be overlooked is the arrangement of the feed room and silo. The four-foot chute extends the entire length of the silo, and has small windows for light, a tight door below separating same from the feed room to keep out dust and odors. The silage is dropped down this chute, and from there shovelled to the mixing boxes—one for the cows and one for the horses. There are two bins in the feed room and two more may be located on the floor above and connected by small spouts for drawing off the grain. These spouts may be located directly over the mixing boxes. All hay is supposed to be fed from above, one

Feeding of Eggs.

Hens will not refuse to lay providing the conditions which surround them are favorable for egg production. Of course, a hen cannot keep on laying all the time, nor will some hens lay even for a majority of the time, but the farmer who provides the correct conditions of housing, feeding and general management will find that he will not be entirely without eggs at any time of the year. Of course, it is not the hen's nature to lay at this time of the year, but if she is comfortably housed and well fed, the farmer will find that the hen after all really has little sentiment as to just which season she shall produce her eggs.

Getting eggs is not entirely a matter of feeding, yet if we feed correctly the hens will not have that as an actual obstacle to laying. Maturity and vigor are two important things in the hens that are to be heavy winter layers. Keep the hens in a thrifty, vigorous condition, and be sure and feed a variety. These things count for a great deal toward success. Corn, oats and wheat are the three principal grain feeds, but there are others that may well be fed by way of variety and the meat and green stuff in some form should never be neglected. Give any kind of meat scraps or prepared meat foods, as it pays. Try to keep the hens under conditions as near like those in existence at spring time as you can, and you will not suffer severely from an egg famine. This is nothing impossible, and briefly, only means comfortable housing, a variety of feeds, green stuff and meat scraps, and sanitary quarters.—Agricultural Epitome.

Small Temporary Smokehouse.

If one butchers only once a year, says a correspondent of Farm and Home, it is not necessary to build an expensive smokehouse, for almost as good



SMALL BUT EFFECTIVE SMOKEHOUSE.

results can be obtained from a device such as the one shown herewith. It is made by taking both ends out of a barrel and mounting it upon a box or above a fireplace in the ground. The meat to be smoked is hung from the sticks laid across the top of the barrel, the fire built underneath and the lid put on.

To Increase Fruit Yield.

One orchardist is said to have increased the yield of his orchard from fifteen to 250 bushels in the following manner: He reduced the tops of the trees one-fourth; then in the fall he plowed between the trees. After mowing well he planted corn, beans and pumpkins, and harvested a nice crop of each. The next spring he repeated the same form of cultivation, and that year, in addition to the good crops of corn, beans and pumpkins, harvested seventy bushels of good apples. The next spring he manured for the third time and planted potatoes, which did not do well, but he harvested 250 bushels of fine apples from the orchard.

Champion Butter Cow Dead.

Pedro's Estalla, champion butter cow of the world, with a record of 712 pounds in twelve months, was killed by an accident at the Missouri Agricultural College farm.

WOMEN WAR ON DRUDGERY.

Endless Scrubbing and Housecleaning Declared Bad for the Soul.

The State Federation of Pennsylvania Women has placed itself on record as against the "drudgery" which its members say is the mistake of the housewife of to-day, according to a Pittsburg dispatch to the New York Times. It was decided that there was entirely too much washing and ironing, cleaning and scrubbing in the life of the average housewife, and, while there could be no objection to a little mending and darning, it was certain that something must be done to cut down the scrubbing and cleaning.

It was decided to raise a fund of \$15,000 to endow a scholarship at the State College of Pennsylvania, to be known as the Kate Cassatt McKnight memorial for "permanent domestic science." Many ringing addresses were made in favor of this move, intended to teach the girls how to mend, etc., make the home happy. It would seem, however, that the mop and the scrub brush are not to be included in the curriculum. Mrs. Anna C. Tillinghast of Titusville brought down the house by exclaiming tragically:

"What effects, think you, will an endless round of cleaning and scrubbing, washing and ironing have upon a human soul? How far toward the ideal in moral and spiritual development will such a soul be able to advance?"

It was thought best not to include the scrub brush in the resolution, and some of the more calm members, after due deliberation, presented the following resolution, which was passed:

"Whereas, Believing that the safety and continual blessing of our country rest upon the sanctity and comfort of our homemaker, and that for the accomplishment of these desired conditions we must act in sincerity and cooperation; therefore be it

"Resolved, That this Federation of Pennsylvania Women raises \$15,000 for a permanent domestic science scholarship at State College, this fund to be properly invested in good securities as fast as accumulated, the interest accruing thereon each year to be used for the purpose aforesaid, to be scholarship to be known as the Kate Cassatt McKnight memorial."

The Rat a Menace to Health.

Men and women who keep their own bodily health good by adequate attention to the laws of modern hygiene have in themselves ample protection against the diseases spread by rats or other germ carriers, even when the germ is that of the plague. Unless exposed to the infection for too long a period, or too repeatedly, the clean, healthy body is fairly safe against the attacks of the rat's hostile parasites. Dirt and overcrowding in cities and dwellings where sunshine is not permitted to freely flood the infected places with its germicidal rays—these are the conditions favorable to the growth and propagation of the rat and the parasites of the rat. Although the outbreak of the plague in Canton in 1894 caused the death of many thousands of natives of the poorer classes, none of the American or English residents was affected. During the year that elapsed, after the plague appeared in San Francisco in 1907, only one hundred and fifty cases developed, because of the prompt enforcement of up-to-date sanitary regulations. The awful visitation which decimated London in 1664 was so noticeably confined to the slums, where underfeeding had weakened bodies and overcrowding had developed dirt and vermin, that the disease was called the "poor man's plague."

Nevertheless, we can not rest easily, nor can we keep the barriers and defenses adequate, without great vigilance, while in the Orient the disease remains virulent. Always there is the possibility of plague-stricken rats reaching us in such numbers as to spread the bacilli broadcast.—Success Magazine.

The Address.

An Irish girl serving in the capacity of cook for a family in Massachusetts recently received a visit from a cousin from the "old country," who, on leaving, promised to write soon.

The Irishman evidently looked about him pretty carefully while in Somerville, for in due time a letter arrived addressed as follows:

"Miss Bridget Callahan,
"At Mr. N.—'s,
"Private Way.
"Dangerous Crossing,
"Somerville, Massachusetts,
"U. S. A."

—Success Magazine.

No Doubt a Reader of "Punch."

A hearty laugh had gone almost around over the story of the fisherman who, to locate the place on the lake where he had had good luck, cut a nick in the side of his boat. "Almost around," for the Englishman sat solemn and silent. About five minutes later, however, he awoke with a roar of laughter, and when asked the trouble, replied: "Well, wouldn't it be a corking good joke if that fisherman got a different boat the next time he went out!"

Not Yet.

When tailors see three-cornered hats in Piccadilly and Bond street it will be time enough to lay in a stock of pink dress suitings. But unless we are mistaken, this sort of thing will not trouble the present generation. The present rage is for quiet tones.—Tailor and Cutter.

There are a tremendous number of men willing to furnish \$50,000 worth of experience if the city will furnish \$50,000 in money.