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The Firm of Girdlestone
 BY A. CONAN DOYLE

CHAPTER III—(Continued.)
 "You're raving, Baumber," said Major Clutterbuck, excitedly. "Why, man, their names are above suspicion. They are looked upon as the soundest concern in the city."
 "Dat may be; dat may be," the German answered stolidly. "What I know I know, and what I say I say."
 "And how d'ye know it? D'ye tell me that you know more about it than the men on 'Change and the firms that do business with them?"
 "I know what I know, and I say what I say," the other repeated.
 "And you won't tell me where you heard this of the Girdlestons?"
 "It would be no good to you. It is enough that what I say is certain. Let it suffice that they are people what are bound to tell other people all that they know about anything whatever."
 "You don't make it very clear now," the old soldier grumbled. "You mean that these secret societies and socialists let each other know all that comes in their way, and have their own means of getting information."
 "Dat may be, and dat may not be," the German answered in the same oracular voice. "I thought in any case, my good friend Clutterbuck, that I would give you what you call it in English the straight tap. It is always well to have the straight tap."
 "Thank ye, me boy," the major said heartily. "If the firm's in a bad way either the youngster doesn't know of it, or else he's the most natural actor that ever lived. There's the tap-bell; let's get down before the bread and luther is all finished."
 Mrs. Robins was in the habit of furnishing her lodgers with an evening meal at a small sum per head. There was only a certain amount of bread and butter supplied for this, however, and those who came late were likely to find an empty plate. The two Bohemians felt that the subject was too grave a one to trifle with, so they suspended their judgment upon the Girdlestons while they clattered down to the dining room.

CHAPTER IV.
 Although not a whisper had been heard of it in ordinary commercial circles, there was some foundation for the forecast which Von Baumber had made as to the fate of the great house of Girdlestone. For some time back matters had been going badly with the African traders. If the shrewd eyes of Major Tobias Clutterbuck were unable to detect any indications of this state of affairs in the manner or conversation of the junior partner, the reason simply was that that gentleman was entirely ignorant of the imminent danger which hung over his head. As far as he knew, the concern was as prosperous and as flourishing as it had been at the time of the death of John Harston. The momentous secret was locked in the breast of his grim old father, who bore it about with him as the Spartan lad did the fox—without a quiver or groan to indicate the care which was gnawing at his heart. Placed face to face with ruin, Girdlestone fought against it desperately, and, without, coolly and warily, throwing away as chance and leaving no stone unturned. Above all, he exerted himself—and exerted himself successfully—to prevent any rumor of the critical position of the firm from leaking out in the city.
 Many things had contributed towards this state of affairs. The firm had been involved in a succession of misfortunes, some known to the world, and others known to no one save the elder Girdlestone. Lines of fine vessels from Liverpool and from Hamburg were running to the West coast of Africa, and competition had cut down freightage to the lowest possible point. Where the Girdlestons had once held almost a monopoly there were now many in the field. Again the negroes of the coast were becoming educated, and had a keen eye to business, so that the old profits were no longer obtainable. The days had gone by when flint-lock guns and Manchester prints could be weighed in the balance against ivory and gold dust.
 While these general causes were at work a special misfortune had befallen the house of Girdlestone. Finding that their fleet of old sailing vessels were too slow and clumsy to compete with more modern ships, they had bought in two first-rate steamers. One was the Providence, a fine screw vessel of twelve hundred tons, and the other was the Evening Star, somewhat smaller in size, but both classed A 1 at Lloyd's. The former cost twenty-two thousand pounds, and the latter seventeen thousand. Now, Mr. Girdlestone had always had a weakness for petty savings, and in this instance he determined not to insure his new vessels. If the crazy old tubs, for which he had paid fancy premiums for so many years with an eye to an ultimate profit, met with no disaster, surely those new powerful clippers were safe. It chanced, however, by strange luck that as the Evening Star was steaming up Channel in a dense fog on her return from her second voyage, she ran right into the Providence, which had started that very morning from Liverpool upon her third outward trip. The Providence was almost cut in two, and sank within five minutes, taking down the captain and six of the crew, while the Evening Star was so much damaged about the bows that she put into Falmouth in a sinking condition. That day's work cost the African firm more than five-and-thirty thousand pounds.
 Other mishaps had occurred to weaken the firm, apart from their trade with the coast. The senior partner had engaged to speculation without the knowledge of

his son, and the result had been disastrous. One of the Cornish tin mines in which he had sunk a large amount of money, and which had hitherto yielded him a handsome return, became suddenly exhausted, and the shares went down to zero. No firm could stand against such a run of bad luck, and the African trading company reeled before it. John Girdlestone had not said a word yet of all this to his son. As claims arose he settled them in the best manner he could, and postponed the inevitable day when he should have to give a true account of their financial position. He hoped against hope that the chapter of accidents or the arrival of some brilliant cargoes from the coast might set the concern on its legs again.
 From day to day he had been expecting news of one of his vessels. At last one morning he found a telegram awaiting him at the office. He tore it eagerly open for it bore the Madeira mark. It was from his agent, Jose Alveiricos, and announced that the voyage from which he had hoped so much had been a total failure. The cargo was hardly sufficient to defray the working expenses. As the merchant read it, his head drooped over the table and he groaned aloud. Another of the props which upheld him from ruin had snapped beneath him.
 There were three letters lying beside the telegram. He glanced through them, but there was no consolation in any of them. One was from a bank manager informing him that his account was somewhat overdrawn. Another from Lloyd's Insurance Agency, pointing out that the policies on two of his vessels would lapse unless paid within a certain date. The clouds were gathering very darkly over the African firm, yet the old man bore up against misfortune with dauntless courage. He sat alone in his little room, with his head sunk upon his breast, and his hunched eyebrows drawn down over his keen grey eyes. It was clear to him that the time had come when he must enlighten his son as to the true state of their affairs. With his co-operation he might carry out a plan which had been maturing for some months in his brain.
 A moment or two later the green baize door flew open, and the young man came in, throwing his hat and coat down on one of the chairs. It was evident that something had ruffled his temper.
 "Good morning," he said brusquely, nodding his head to his father.
 "What's the matter with you? You don't look yourself, and haven't for some time back."
 "Business worries, my boy, business worries," John Girdlestone answered wearily. "I have not got a good balance at the banker's."
 "Pretty fair, pretty fair," his son said, knowingly, picking up the lone tin volume in which the finance of the firm was recorded, and tapping it against the table.
 "But the figures there are not correct, Ezra," his father said, still more huskily. "We have not got nearly so much as that."
 "What!" roared the junior partner.
 "Hush! Don't let the clerks hear you. We have very little. In fact, Ezra, we have next to nothing in the bank. It is all gone."
 For a moment the young man stood motionless, glaring at his father. The expression of incredulity which had appeared on his features faded away before the earnestness of the other, and was replaced by a look of such malignant passion that it contorted his whole face.
 "You fool!" he shrieked, springing forward with the book upraised as though he would have struck the old merchant. "I see it now. You have been speculating on your own hook! What have you done with it?" He seized his father by the collar and shook him furiously in his wrath.
 "Keep your hands off me!" the senior partner cried, wrenching himself free from his son's grasp. "I did my best with the money. How dare you address me so?"
 "Did your best!" hissed Ezra, hurling the ledger down on the table with a crash. "What did you mean by speculating without my knowledge, and telling me at the same time that I knew all that was done? Hadn't I warned you a thousand times of the danger of it? You are not to be trusted with money."
 "Remember, Ezra," his father said with dignity, reseating himself in the chair from which he had risen, in order to free himself from his son's clutches. "If I lost the money, I also made it. This was a flourishing concern before you were born. If the worst comes to the worst you are only where I started. But we are far from being absolutely ruined as yet."
 "To think of it!" Ezra cried, flinging himself upon the office sofa and burying his face in his hands. "To think of all I have said of our money and our resources! What will Clutterbuck and the fellows at the club say? How can I alter the ways of life that I have learned? Then suddenly clenching his hands, and turning upon his father, he broke out, "We must have it back, father; we must, by fair means or foul. You must do it, for it was you who lost it. What can we do? How long have we to do it in? Is this known in the city? Oh, I shall be ashamed to show my face on 'Change.' So he rambled on half-maddened by the pictures of the future which rose up in his mind.
 "Be calm, Ezra, be calm!" his father said imploringly. "We have many chances yet if we only make the best of them. There is no use lamenting the past. I freely confess that I was wrong in using this money without your knowledge, but I did it from the best of motives. We must put our heads together now to retrieve our losses, and there are many ways in which that may be done. I want your clear common sense to help me in the matter."
 "Pity you didn't apply to that before," Ezra said sulkily.
 "I have suffered for not doing so," the old man answered wearily. "In considering how to rally under this grievous affliction which has come upon us, we must remember that our credit is a great resource, and one on which we have never drawn. That gives us a broad margin to help us while we are carrying out our plans for the future."
 "What will our credit be worth when this matter leaks out?"
 "But it can't leak out. No one suspects it for a moment. They might imagine that we are suffering from some temporary depression of trade, but no one could possibly know the sad truth. I have more than one plan in my head by which our affairs may be re-established on their

old footing. If we can once get sufficient money to satisfy our present creditors, and so tide over this run of bad luck, the current will set in the other way, and all will go well. And first of all, there is one question, my boy, which I should like to ask you. What do you think of John Harston's daughter?"
 "She's right enough," the young man answered brusquely.
 "She's a good girl, Ezra—a thorough good girl, and a rich girl, too, though her money is a small thing in my eyes compared to her virtue."
 Young Girdlestone sneered. "Of course," he said, impatiently. "Well, go on—what about her?"
 "Just this, Ezra, that there is no girl in the world whom I should like better to receive as my daughter-in-law. Ah! you rogue, you could come round her; you know you could." The old man poked his long bony finger in the direction of his son's ribs with grim playfulness.
 "Oh, that's the idea, is it?" remarked the junior partner, with a very unpleasant smile.
 "Yes, that is one way out of our difficulties. She has forty thousand pounds, which would be more than enough to save the firm. At the same time you would gain a charming wife."
 "If we are reduced to such an expedient I think I can answer for the result. The girl's not a bad looking one. But you said you had several plans. Let us hear some of the other ones. If the worst comes to the worst I might consent to that—on condition, of course, that I should have the whole management of the money."
 "Quite so—quite so," his father said hurriedly. "That's a dear, good lad. As you say, when all other things fail we can always fall back upon that. At present I intend to raise as much money as I can upon our credit, and invest it in such a manner as to bring in a large and immediate profit."
 "And how do you intend to do this?" his son asked doubtfully.
 "I intend," said John Girdlestone, solemnly rising up and leaning his elbow against the mantelpiece, "I intend to make a corner in diamonds."
 CHAPTER V.
 John Girdlestone propounded his intention with such dignity and emphasis that he evidently expected the announcement to come as a surprise upon his son. If so, he was not disappointed, for the young man stared open-eyed.
 "A corner in diamonds?" he repeated.
 "How will you do that?"
 "You know what a corner is," his father explained. "If you buy up all the cotton, say, or sugar in the market, so as to have the whole of it in your own hands, and to be able to put your own price on it in selling it again—that is called making a corner in wheat or cotton. I intend to make a corner in diamonds."
 "Of course, I know what a corner is," Ezra said impatiently. "But how on earth are you going to buy all the diamonds in? You would want the capital of a Rothschild."
 "Not so much as you think, my boy, for there are not any great amount of diamonds in the market at any one time. The yield of the South African fields regulates the price. I have had this idea in my head for some time, and have studied the details. Of course, I should not attempt to buy in all the diamonds that are in the market. A small portion of them would yield profit enough to float the firm off again."
 "But if you have only a part of the supply in your hands, how are you to regulate the market value? You must come down to the prices at which other holders are selling."
 "Ha! ha! Very good! very good!" the old merchant said, shaking his head good-humoredly. "But you don't quite see my plan yet. You have not altogether grasped it. Allow me to explain to you. I did some business in diamonds myself when I was a younger man, and so I had an opportunity of observing their fluctuations in the market. Now, there is one thing which invariably depreciates the price of diamonds. That is the rumor of fresh discoveries of mines in other parts of the world. The instant such a thing gets wind the value of the stones goes down wonderfully. The discovery of diamonds in Central India not long ago had that effect very markedly, and they have never recovered their value since. Do you follow me?"
 An expression of interest had come over Ezra's face, and he nodded to show that he was listening.
 (To be continued.)

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