

The Great Tontine

by HAWLEY SMART

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CHAPTER III.

In this same June, 1860, two persons stood in the Jardin des Plantes at Avranches watching the sun sink beneath the bay of St. Michel. The one is a lady who, though considerably past the meridian of life, still bears traces of remarkable beauty—Julia Caterham. Her companion was a good-looking, blonde man, of thirty or thereabouts, with the bearing of a soldier most indelibly impressed upon him.

"It was very good of you to come, Aunt Julia; you have been an unspeakable comfort, not only to Mary, but to myself all this trying time. She has no intimate friend in this place, and in their hour of trial a husband cannot be all. A woman hungers for a friend of her own sex."

"Put, Fred; you know perfectly well that I have always loved Mary better than anything on earth. I had to love you in the first place because she loved you, and of course I had to love that 'of' there," and here she pointed to a child of about three years of age, who was playing at a little distance from them, "because you two loved her. As if it was likely that I should not come to Mary in her trouble."

"The weather seems settled," he rejoined; "and I trust you will have a fine crossing to-morrow."

"I shall come over to see you and Mary many a time; and yet," she continued more gravely, "I heartily wish it were not so. This is no place for you, a man of your years, condemned to wear out his life without occupation; it is sad to think upon."

"I know it, I know it," he replied bitterly; "and you know, Aunt Julia, how hard I have striven, and still strive, to get occupation of some kind. But after ten years' soldiering one seems to be fit for nothing else. How could I possibly guess that before two years' time he would marry a girl that could almost be his granddaughter, and that the result would be my disinheritance in favor of the new arrival?"

"Hush, Fred," replied Miss Caterham gently. "It is of no use talking over what is done past redemption, though I am afraid you played your cards some what injudiciously."

"Injudiciously!" he broke in hotly. "You didn't suppose I was going to see him make an utter idiot of himself without pointing out his folly to him."

"I am afraid, my dear Fred," replied the lady, "that you did not discuss the thing in quite so temperate a fashion as would have been advisable. There, not another word," she continued quietly, as she saw he was about to interrupt her. "Don't destroy my last evening by talking over this unfortunate subject. You and your father have quarreled, apparently irreconcilably. None of us can ever suggest a fit mediator between you. There is no more to be said. We can only hope that time may eventually 'right' what is now so wrong."

"In the meantime, Aunt Julia, I must live here because it is cheap, or until I can get something to do. As soon as I leave Mary I shall run across to London again, and see if I can hear of anything."

"Let us hope you'll be successful; but it is time we went home. Ten time, Missy: come along," and taking the child by the hand, Miss Caterham led the way towards the town.

Fred Chichester might well look despondingly at his prospects. His case was somewhat hard, brought about in some measure, no doubt, by his own hot temper; but the Chichesters, unfortunately, were ever a headstrong race. His future looked fair enough when, barely four years ago, he married a girl of very good family. True, they were by no means rich people, and his Mary, being one of many daughters, came to him a dowerless bride. But what did that matter? Chichester was an only son, and his father, with whom he was a prime favorite, was a wealthy man. That his progenitor, at the age of fifty-eight, should have fallen over head and ears in love with the youngest daughter of the rector of his parish was rather hard upon Fred. He suddenly found himself with a wife and child, without a profession, and with the interest of some six thousand or so, the proceeds of his commission, to live upon. He tried hard to make his little income go as far as possible; but poor Fred had never been brought up to study "the economies," and he was steadily, though slowly, trenching upon his capital.

Miss Caterham duly took her departure the next morning, and as she journeyed back to London reflected very sadly over Fred Chichester's prospects. Of course, if a man has only about two hundred and fifty pounds a year, it is his business to keep himself and his family on that; but it was quite clear to Miss Caterham that the Chichesters would spend the whole of their capital before they had learnt how to live upon that income. Then the idea of a young fellow like Fred being condemned to moon away his life in a little French country town! It was too pitiful. What a thousand pities he had left the army!

Mr. Carbuckle, a friend, welcomed her warmly back to London. He listened gravely to the story of Fred Chichester's broken career; but, as that luckless exile had himself foretold, almost the first question the barrister asked was in what direction he had best exert himself.

"Let me know the sort of thing he wants, and I'll engage that I'd manage to get at some of the people who have the giving away of such posts. If you ask my advice, I should say the best thing you could do is to try and bring about a reconciliation between father and son."

"I never saw Mr. Chichester except on the day of Fred's wedding; but, as he is a very bitter, obstinate old man, from all accounts, and I am afraid Fred gave him very great provocation. You must

not forget that I have asked you to help him in any way that you can. And now, Mr. Carbuckle, I want to consult you about another subject. It so happens during the last few years that I have saved a little money. I want to invest it in something that will return very large interest."

"Then on my word, Miss Caterham, there are only three ways open to you that I know of. You must put it on a horse race, take it to Homburg, or invest it in the 'Great Tontine.'"

"The race course and Homburg are preposterous; but what on earth is the 'Great Tontine'?"

Enthusiastically did Mr. Carbuckle plunge into an explanation of what he termed Mr. Salisbury's magnificent conception. "You are probably destined, Miss Caterham," he said at length, "to lose this money, whatever you do with it; you might as well lose a hundred in the 'Great Tontine' as anywhere else. For a lady bent upon such desperate gambling as yourself this speculation seems made for you. At the end of the first ten years you will probably be drawing a dividend of ten or twelve per cent, and from that out it must be a progressively increasing dividend. As the thing nears its end, the few lucky holders of lives will be drawing comfortable incomes as interest for the original hundred they put in; and then think of the grand prize to wind up with! A property worth a hundred and sixty thousand pounds will fall to the fortunate winner; but even if you keep in the 'Tontine' till at all near the finish you will have got your money back over again."

Miss Caterham was very much fascinated with the scheme, and as she listened, suddenly flashed across her mind a memory of Terence Finnigan, an old family servant. The Finngans were a long-lived race; he himself was sixty, and his father had lived to eighty-seven. She determined that she would put one hundred pounds of her savings into the "Great Tontine," and that the life she would nominate should be Terence Finnigan. She accordingly gave Mr. Carbuckle her instructions, who readily undertook all the necessary arrangements.

CHAPTER IV.

Twenty years have passed and gone since Herbert Phillimore, Viscount Larkington, landed that famous pool at Bracknell. He was quite willing to go through the accumulations of his respected father-in-law; and, while he lasted, Mr. Lyme Wregis proved himself a very pattern relative in that respect. He made money lightly by daring speculations, and he spent his winnings freely. He behaved with royal liberality to his son-in-law. Not only did he make the newly married pair a very handsome allowance, but he responded in a manner beyond all praise to extraneous tugs at his purse strings.

Great was the sensation through London when the evening papers announced the suicide of Mr. Lyme Wregis. That when the state of his affairs came to be investigated he should be found hopelessly and well-nigh fraudulently bankrupt was only what the catastrophe had prepared the world for. Out of the wreck of the colossal fortune which there could be no doubt the great financier once possessed, there remained but fifteen hundred a year, which had been settled on Mrs. Lyme Wregis about the time that her daughter was born. Lord Larkington found himself in similar plight to Fred Chichester, with a wife and child, and left a beggar.

Wealth is, after all, a matter of comparison. It is simply income in considerable excess of what we have been accustomed to. Fifteen hundred a year would of course represent affluence to the many. To energetic, clever-managing Mrs. Lyme Wregis it represented comfort. To Lord Larkington it meant genteel poverty. His wife died, and he suddenly awoke to the fact that the annual dividend paid to him on the hundred pounds he had placed in the "Great Tontine" was rapidly becoming a very important item when regarded as pocket money. A hundred a year or so may not be much looked upon as income, but it becomes a very respectable sum when viewed in the light of loose silver.

The death of his wife made no difference to Lord Larkington's domestic arrangements. He and his daughter still continued to reside with Mrs. Lyme Wregis. Not only had he and the old lady always been upon excellent terms, but she was gradually assuming an importance in his eyes, which was destined a little later to become overwhelming. Hers was the life that he had nominated when investing the hundred pounds won at Ascot in the "Great Tontine," and such was the vivacity and vitality exhibited by his mother-in-law that he began seriously to think that it was very possible she might survive all the other competitors. He had thought but little of the great lottery when he first took a share in it, and, indeed, never would have done so had it not been rendered obligatory on him by the terms of the pool that he won; but his attention was now called to it every half year in very pleasing fashion; and as the years rolled by, that gives originally nominated at sixty should begin to fall fast was only in accordance with the laws of nature. As the lives fell so did the shareholders diminish, and so, consequently, did the dividends increase for those whose nominees were fortunately still living. The new opera house had been built long ago, and was now supposed to be a remarkably thriving establishment. It at all events enabled its lessee, Mr. Salisbury, to pay the eight thousand a year rent, which was divided punctually amongst the shareholders. As the nominees got well past the three-score and ten years ordinarily allotted to humanity, the lives began to fall every spring like leaves in autumn. Finally Viscount Larkington found that his half yearly dividend amount to one thousand pounds; that, in fact, Mrs. Lyme Wregis was one of the last four surviving lives in this gigantic pool, and that the possibility of his coming into a fortune of eight thousand a year was hanging upon the life of that venerable lady.

On a bright June morning, Lord Larkington enters the dining room of a comfortably sized house in the Victoria road, Kensington, crosses to the breakfast table, and proceeds to glance over his correspondence. Life is made pleasantly smooth for him at present. In the enjoyment of a comfortable home, presided over by two women both implicitly devoted to him, he can thoroughly rely upon all those comforts which become rather dear to us as we verge towards fifty; and

he has now ample resources to enable him to indulge in all such social pleasures as he may desire. Both his mother-in-law and his daughter have now for so long made him the first consideration in the house that it was little wonder the Viscount should have developed a certain indolent selfishness. On one point only has Mrs. Lyme Wregis been firm. Not only has she been resolute against any encroachment upon such capital as was left to her, but she has further informed the Viscount that, though she has left all her property between him and his daughter, it is so tightly tied up that he will never be able to touch it in any way. As she laughingly told him, there was no estate in the kingdom so big that it would not slip through his spendthrift fingers; and Lord Larkington quite acknowledged the justice of the remark.

"Why, I exclaims, "I believe it will come off!" Here is another life gone—one of the last four remaining in—and, strange to say, the nominator thus put out of it the only one I knew, Hemmingby, the lessor of the Vivacity Theater. This is getting exciting. Here I am, one of three, in a sweepstakes of a hundred and sixty thousand pounds. There is only that lawyer fellow down in Wales and a maided lady somewhere; and, by the way, Hemmingby told me some months ago that her dividends for the last two years have remained in abeyance. Her nomine has mysteriously disappeared. She cannot show him to be alive, nor, on the other hand, can the directors in any way prove that he is dead—most inconvenient old vagabond to go wandering about at his time of life and leave no address. His inconsiderate disappearance will probably protract the ultimate wind-up of the affair, and occasion no end of trouble. Even if my dear old mother-in-law is the last known life left in, I suppose the directors will expect me to trace out where this vagrant old sinner made an end of it."

At this juncture his reflections were broken by the opening of a door, and a strikingly pretty girl entering the room, easily exclaimed, "Good morning, papa," greeted him with an affectionate kiss, and proceeded to decorate his button hole with a flower.

"Good morning, Beatrice," he replied, as he carefully returned her caress; "and how is grandmamma after her last night's dissipation?"

"Oh, she is quite well, and enjoyed her evening immensely. You are always so nervous about her catching cold; but she is a wonderful woman, remember, and younger than many twenty years her junior. Ah, a letter from Jack," exclaimed the young lady as she took her seat at the breakfast table, and turned over her correspondence. "He says he shall be in town to-day, and wishes to know if we will give him some dinner on Friday. Of course we will. Shall you be at home, papa?"

"No; I am sorry to say I have an engagement. I wish it was not so, for I am very fond of the boy. One ought to be on good terms with one's heir, although poor Jack won't come into much beyond the title."

"And not that for many years, we hope, papa dear. But your affairs have come round so much of late that in a very few years now you will be quite a rich man again."

Lord Larkington accounted for the increase of income he had latterly derived from the "Great Tontine" in such wise. His stepmother and daughter, although they might casually have heard of the big lottery, had not the faintest idea that he was interested in it, nor that the improved state of his affairs was based upon such precarious tenure.

"Well, I suppose it is nice for him," observed the young lady, as she continued the perusal of her cousin's letter. "He is appointed to a ship. He is going to the Mediterranean on a three years' cruise, and I don't see that that's a thing he ought to be so delighted about."

"Don't talk nonsense, Trixie," replied the Viscount. "Jack is fond of his profession, and has earned the reputation of being a smart officer; of course he is glad to be employed again."

"But he says, papa, he shall be away for three years."

"Well, and what if he is? There is no particular hardship in it. He is going, besides, to a lovely climate."

"It is all very well to say so," rejoined the girl, "and I dare say you would not mind it; but I am sure Jack will feel it acutely."

"You know, Trixie, I should miss you very sorely if anything should part us," rejoined the Viscount. "Just because he has potted and spoilt you ever since you were a little bit of a thing, don't imagine he cannot do without you."

"I think he will do very badly, papa," replied the girl. "Jack is extremely fortunate. He has me; and, now I reflect upon it, I really begin to feel very sorry for him."

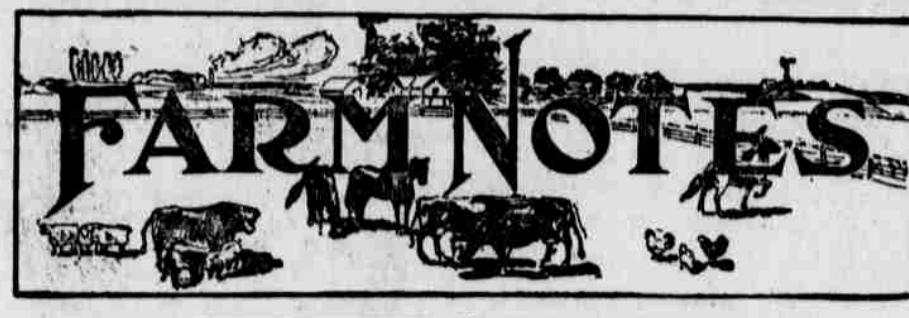
(To be continued.)

Gulls and Clams.

The discussion continues between those who think that all the acts of the lower animals are satisfactorily explained by the hypothesis of inherited instinct and those who hold that there is an element of intelligence, if not of reasoning, in these things. W. L. Finley, in work on American birds, mentions an observation of his which may perhaps be explained either way, but which in any case is interesting. A gull seized upon a clam and, rising to a height of about fifteen feet, allowed it to fall upon hard ground. The clam kept its mouth shut. Again the gull rose with it to the same height and dropped it once more, with the same result. This operation was repeated fifteen times, when at last the shock had the desired effect, the shell was opened, and the gull enjoyed its dinner.

LIFTING THE WAGON BOX.

I constructed a wagon bed jack that is one of the handiest devices on the farm where there is only one man to put on or take off a grain rack or wagon box. The construction is very simple. Make a carpenter's jack, only



Ancient Agriculture.

Why agriculture, the first industry to be learned and so obviously the most fundamental, was the last to be developed is one of the most baffling mysteries of history. One marvels at it afresh as one stands before a certain glass case in the Egyptian quarter of the British Museum, wherein is a little group of farm utensils—a fractured wooden plow; a rusted sickle, two sticks tied together with a leather thong and several tassels that had hung on the horns of oxen. To be sure, these implements were used 3,000 years ago—they were found in the tomb of Seti I—but one remembers that when Egypt was using these bread tools, no better than those of the barbarians about her, she had a most elaborate government, an army and navy and art and literature.

The records and relics of other nations down through history show the same strange incongruity. For thousands of years the wise men of the world absolutely ignored the problems of the farm. A farmer remained either a serf or a tenant. He was a stolid drudge—"brother to the ox." Even the masterful old pilgrim fathers had no plows at all—nothing but hoes and sharp sticks—for the first twelve years of their pioneering. And therefore for thousands of years there was hunger.

Journal of Agriculture.

Dandelions and Milk.

A Belgian investigator has been looking into the correctness or incorrectness of the somewhat popular belief among farmers that dandelions increase the yield of milk, and that in consequence they are rather desirable forage than otherwise. He claims that this belief is incorrect and is founded wholly on the false analogy suggested by the milky juice of the dandelion.

Furthermore, he asserts that dandelions in large numbers have a deleterious effect on the quality of butter and is one among the causes which make it difficult to get butter of a fine flavor and good keeping qualities in spring and early summer. Hay which has large quantities of dandelions in it has a similar effect, he says, and he advises farmers to weed their pastures whenever it is practicable to do so.

TOO MUCH SALT KILLS.

Hogs like salt, and too much salt will kill them. Being hogs they do not always know when they have had enough. If mixed with ashes, or ashes and sulphur, and deposited in piles no danger need be feared unless they are ravenous for salt from long continued deprivation. But if you give them brine from the meat barrel in free doses you might as well give them hog poisons. Cottontail is another, but why no man knoweth. The latter is a slow poison for hogs, yet a good food for cattle.

RESTRICTION OF FERTILITY.

Prof. Spillman says if seldom pays to turn under a crop of cow peas in the green state. It is better practice to make hay of them, feed the hay and put the manure back on the land. As is the case with all legumes,

POPULAR BREEDS OF CHICKENS AND DUCKS.



One of the most popular breeds of chickens for general utility is the White Wyandotte. The birds of this strain are smaller than the Plymouth Rock, but are equally rapid growing. Good layers and fine market fowls, Pekin ducks excel all other breeds both for eggs and flesh. To raise ducks successfully and make a profit both from eggs and young ducklings, the stock birds should be young—as far as possible March hatched birds, and never more than two years old. The Light Brahmans are the oldest and perhaps the best known of the feather-legged chickens. Size is the quality that recommends this breed. Where large and slowly maturing fowls are desired the Light Brahma has no superior.

milkings. Alternate hand and machine methods of milking have a detrimental effect upon the flow. Manipulation of the udder is absolutely necessary in some instances before all the milk can be drawn by the machine. One man operating one machine can milk about the same number of cows in an hour as one milking by hand. Two men operating four machines can practically do the work of three men milking by hand. Two operators with four milchines milked twenty-four cows in an hour. It is necessary to thoroughly wash and boll the milking machine parts after each usage in order to produce milk with as low bacterial content as that resulting from careful methods of hand milking.—Denver Field and Farm.

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ONE MAN CAN HANDLE IT.

a little stronger to suit yourself. Then bore a hole, b, in the center for a 2-inch gas pipe to act as a king bolt. Then take a 4x4-inch, 3 foot 6 inch long crosspiece and fasten it to the gas pipe, c, and brace it with 4x4 inch braces, a. The height is 3 feet 6 inches and width 4 feet.

When taking off the grain bed place the jack a little higher than half way to the rear end, then remove the rear end off the wagon first and swing it on to the jack. Then put your weight on it and swing it off the wagon, placing a small jack under the front end.

EGGS PRESERVED WITH WAX.

By a novel process of preserving, eggs six months old are made to retain their "new laid" freshness. The process has been developed by a firm of English importers, acting on the theory that an egg decomposes owing to the entrance of bacteria through the shell. The eggs are thoroughly cleansed and disinfected and then immersed in a vessel of hot paraffin wax in vacuum. The air in the shell is extracted by the vacuum and atmospheric pressure is then allowed to enter the vessel, when the hot wax is forced into the "pores" of the shell, which thus hermetically seals it. Evaporation of the contents of the eggs, which has a harmful effect, is thereby prevented and the egg is practically sterile.

IN THE FEED LOT.