

# The Great Tontine

by HAWLEY SMART

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## CHAPTER V.

Lord Lakington is at present experiencing a rather feverish time of it. This being one of the last three shareholders left in the "Great Tontine" is the largest speculation he has ever embarked in. In his racing days he had never stood to win so tremendous a stake as this. It meant either fortune or ruin. A few months might see him in possession of eight thousand a year, or deprived of the very comfortable income his dividend from the big lottery afforded him.

He went to the Vivacity Theater, and was duly shown into the manager's sanctum. "Good morning, Hemmingby," he exclaimed as he entered. "I have come down to have a chat with you, because you know something about everybody."

"Well, I can't expect you to confide with me for being at last out of it. It is too much your interest for that; and I really thought, Viscount, I should have outstayed you. But you have of course had your letter from the directors, informing you that my nominee has gone at last. Well, I can't complain; and I have had my hundred back a good many times out of it."

"I want you to tell me something about my two antagonists."

"I can tell you very little about Miss Caterham. She is a maiden lady living at Kew, and I know nothing further about her beyond the fact that her nominee has been unaccountably missing for the last two years. As for Pegram, he is a lawyer down in North Wales. It was I induced him to take a share in it."

"It's a tremendous big stake to be playing for," observed Lord Lakington; "a hundred and sixty thousand pounds. It would be a nuisance to lose this income now. I wonder whether it would be possible to compromise. You know this lawyer fellow; you might sound him on the subject for me."

"I'll do that for you with pleasure," replied the manager. "I often see him. I invested a little money in Lianbarrym, and occasionally go down to look after some house property I have got there. His son, too, Bob Pegram, always gives me a look in when he comes to town. I tell you what, Viscount, I never thought of it before, but the directors are about right to keep the nominees' names a secret. It's a big pile, and the temptation becomes rather powerful when you find there is nothing but the life of an old man of eighty between you and a hundred and sixty thousand pounds."

"Why, that there are plenty of men wouldn't hesitate to choke the life out of the poor old chap if they got a fair chance, and could by so doing make certain of landing the lot?"

"Yes," rejoined the Viscount. "I quite agree with you. The temptation to bring the whole thing to a conclusion in their own favor would be irresistible. The nominees must, at all events, feel easier in their minds that their names are a profound secret."

Lord Lakington walked away from the Vivacity Theater considerably relieved in his mind by this new idea which had occurred to him. It was so clearly the best thing to do for both of them, and the more he reflected upon it the more convinced he became that the Welsh lawyer must be quite as keen to come to an arrangement as himself. It was too horrible to think of going back to those days of abject poverty which he experienced before the "Tontine" commenced paying such great interest. He would have been delighted could he have known that Mr. Pegram is very ready to hear of a compromise; but whether his lordship will be quite as well pleased with the terms of question, Old Pegram has made it his business for the last two or three years to pick up all he can about the shareholders still left in the lottery. No details about their past and present lives or ordinary habits are beneath his notice, and he would willingly have ascertained the names of all the nominees had that been possible. Lord Lakington, for instance, would have been astonished had he been made aware how much Old Pegram knew concerning him. The old Welsh solicitor, too, has ascertained a great deal concerning Miss Caterham. He had learnt, probably from Hemmingby, that her nominee was missing; and no sooner did he find by the directors' letter that Hemmingby was no longer a shareholder, than he told his son, with a grin, that it was time to take steps to secure their share of the inheritance.

"You see, Bob," said the old man, "there was nothing to be done till there were only two or three of us left in. I am main glad that this Hemmingby is out of it. He is a terrible sharp fellow, and I had just as soon that he wasn't playing against me. Now, the first thing to be done is to find out all about this missing nominee. It is quite clear we can't move a step without that. Now, the best chance, in my opinion, of getting at it is for you to call upon Miss Caterham, boldly to introduce the subject of the 'Tontine' and the missing man, of course not discovering your own ignorance concerning him. Recollect this: she is a retired maiden lady and elderly. As a rule they are talkative. Be exceedingly polite and quiet in manner. I think the odds are, Bob, that she blurt out the name we want before ten minutes are over."

"Upon my word, I believe you are right. I suppose I had better call in an assumed name."

"Do nothing of the sort. The probabilities are that a quiet, elderly lady like Miss Caterham has never troubled herself to inquire the names of the other competitors."

"Well, it shall be as you like," replied Bob Pegram; "but I think you are wrong."

## CHAPTER VI.

Standing off the Brentford road, and in the immediate vicinity of Kew Gardens, is to be seen a small cottage half smothered in creepers. Flitting about amongst the flowers with a pair of scissors, and clipping a blossom here and there, is a young lady of some three or four and twenty, whose acquaintance we made many years ago. This is Mary Chichester, whom we last saw as a child in the Jardin des Plantes at Avranches. A somewhat tall maiden now, with glossy brown hair and eyes to match, and a frank, fair countenance that intuitively disposes people to like her upon first acquaintance. Two years after Aunt Julia went to assist her niece in her trouble the doctor's fears were realized. Mrs. Chichester caught a bad cold, which speedily developed the latent seeds of consumption. Her Aunt Julia promised before she died that she would take care of little Mary, and when she returned to England she brought the child with her.

"It seems hard to deprive you of the little one in the first agony of your sorrow, Fred; but at her age I can take better care of her than you, and in a few years I shall hope to restore her to you as a daughter, able in some wise to be to you what her lost mother was."

"It is best so," he replied sadly; "the child requires that watchful care that only a woman can give, for she is delicate, and makes me tremble for fear she should have inherited her mother's terrible complaint; add to which, I must strive hard to make a living for myself and a home for her in the future, and save, if possible, the pittance that still remains for her. The capital has melted terribly of late," he concluded, with a faint smile.

Poor Fred Chichester was not destined to realize his hopes. He said no word of his intention to Miss Caterham, but he had already made up his mind as to what he would do. Heart-sick and weary of his fruitless endeavors to obtain employment in England, he had already thought as to whether there might not be greater opportunities for him abroad, when suddenly it flashed across him that, for men of his trade, there was plenty of occupation just now on the banks of the Potomac. The great struggle between the North and South was at its height, and he had heard of more than one English officer who had obtained employment in either army. With the Northern armies especially might an English soldier, who came out properly accredited from officers high in the service at home, be tolerably sure of a pair of epaulettes.

Fred Chichester hurried over to London, made a will, bequeathing all he had left to his little daughter, put a hundred pounds in his pocket, and sailed for New York, bearing with him letters of introduction and recommendation from several of the military chiefs under whom he had served. He speedily obtained a commission, distinguished himself upon more than one occasion, and finally fell, some eighteen months afterwards, upon the bloody field of Gettysburg. His faithful lieutenant had begged so hard to accompany him that, conscious though he was of the utter incongruity of such a soldier of fortune as himself being accompanied by his servant, Chichester had not the heart to refuse him. The North were not very particular about what they enlisted as food for powder in those days, and as the wily old man did not look within some seven or eight years of his real age, made no difficulty whatever about enrolling him in the same troop as his master. He was by Chichester's side when he fell, and passed senseless through that field of carnage himself, only to shed bitter, blinding tears as he laid "the master" in the grave.

And now the girl's flower-snipping is interrupted by a voice exclaiming, "Breakfast, Mary; come in, child, and pour out the tea," and Miss Caterham appears at the French window.

"Coming, Auntie," replied the girl as she moved quickly towards the window; "only see what a lovely posy I have managed to gather for this morning, and the beds, I assure you, bear no trace of having been despoiled."

"Thank you, child," replied Miss Caterham as she took her seat at the breakfast-table. "The roses are as sweet as those of your cheeks, my dear. By the way, Mary, I have had a letter from Mr. Carbuclie this morning. I will read it to you."

"Dear Miss Caterham—No news as yet of Terence Finnigan. We can hardly expect to find him, as he has been missing so long, without considerable trouble. I have deputed to a young friend of mine who has just joined the noble profession the care of the case. He has cross-examined me as to details in a very promising manner, but is anxious to put you and Miss Mary also in the box; so I have given him your address, and you may expect him to honor you with a visit shortly. With love to Miss Chichester, believe me, yours most sincerely, "HENRY CARBUCLIE."

"It is very singular," said Miss Caterham, as she laid aside her spectacles, "but Mr. Carbuclie has quite forgotten to mention his young friend's name. Well, whoever he is, it is extremely kind of him to undertake this business for us."

Some two or three hours have elapsed, and the parlor maid enters the room, and presenting a card to her mistress, says, "The gentleman wishes to know if you will see him."

A few moments and Eliza ushered into the room a man somewhat below medium height. He advanced quietly, and with a low bow, said, "Miss Caterham, I presume."

Returning his salute, Miss Caterham first acknowledged her identity and then, glancing at the card in her hand, observed, "Mr. Robert Pegram. You come, of course, from Mr. Carbuclie. It is really very kind of you to have undertaken so troublesome a business for me."

"The discovery of missing people is usually a little troublesome, but, as a rule it's a mere matter of time and money."

"I am prepared to spend some money," rejoined Miss Caterham; "but you must bear clearly in mind that I am not a rich woman, and can only spend money in moderation."

"You may thoroughly rely upon my discretion in that respect, Miss Caterham. I will be very careful not to run you into any exorbitant expense, and a close observer might have discerned a twinkle in Mr. Pegram's eye."

"You are aware that we have already had one unsuccessful search for Mr. Terence Finnigan?"

"I am, now you mention it," thought Mr. Pegram; "but I was not in the least aware of it before."

"Yes; we started from Hampstead, where he told us he was living the last time we saw him. He had been a sort of odd man about one of the Inns there, but he had disappeared months before."

"An Irishman, by his name," observed Mr. Pegram quietly. "He will probably return to his own country. I presume you know where he was born?"

"Oh, yes; he comes from Mallow in the County of Cork, and of course that was one of the first places in which we sought for him; but we could find no trace whatever of him in those parts. You are aware, Mr. Pegram, how large the interest is I have in his discovery?"

"Alive," rejoined Mr. Pegram sentimentally.

"Well, certainly," replied Miss Caterham with a smile, "both for his own sake and mine. Mr. Carbuclie has no doubt put you in possession of all requisite particulars connected with the case."

"Excuse me, Miss Caterham," interrupted Mr. Pegram, "but I should like to gather all the details of this affair from your own lips. Now, will you kindly answer the questions I am about to put to you?" and Mr. Robert Pegram proceeded to cross-question his hostess in a manner that did much credit to his professional skill.

"Who was your visitor, Auntie?" exclaimed Miss Chichester as she entered the drawing room.

"That was Mr. Carbuclie's young man," replied Miss Caterham. "He's not of distinguished appearance, but I fancy he is clever. The questions he asked about poor Terence struck me as shrewd and to the point. He knows now all we can tell him."

Miss Caterham had never told her niece anything about her connection with the "Great Tontine," and Mary Chichester had never heard of the big lottery in her life.

(To be continued.)

## SOME LONG-FELT WANTS.

**Invention Offers Fame and Fortune to the Clever Man.**

It is agreed on all hands that invention offers one of the surest roads to fame and fortune, and one of the shortest, too. Now there is no lack of inventive genius; there never were so many clever people in the world as there are to-day, but somehow their energies are not always applied in the right direction, and so they fail. It is just the old story of eyes and no eyes; you cannot see what is wanted.

There is a plumber laboriously pouring melted lead over a pipe joint and smoothing it down with a leather pad. Can you not think of a way to join those pipes cold, and to do it quickly and thoroughly? If you can there is a fortune waiting for you. And here is a nice easy little invention guaranteed to bring in thousands; just a simple and effective means of fastening panes in window frames. Surely it is a slur on the inventive genius of the age that we should still have to resort to putty in this enlightened 20th century.

Have you ever seen a tram driver leaning over with a long crowbar to shift the points at a junction, or a man at the corner with a lever for the same purpose? Very clumsy and primitive, don't you think? Devise a plan whereby the driver, by simply pressing a footplate on the car platform, might move the point which ever way he desired, and every tramway company in the country will take up your invention.

Tramways suggest roads. The wealth of a Rothschild is waiting for the inventor of a satisfactory paving material. At present the rule seems to hold that what is good for the wheels is bad for the hoofs, and vice versa. That is to say, where the road is smooth and the wheels run easily there is no grip for the hoofs; and where it is rough a vehicle is hard to drag. Then there is the motor to consider. Propelled by the back wheels, it is bound to skid if the surface be at all greasy. What is wanted is a smooth, hard, absorbent surface, with at the same time a perfect grip. If this is too hard for you, try to invent a spike that could be quickly fixed on a horse's shoes;—by the driver—to give grip in time of frost.

Then there is a crying need for an envelope that would serve for sending small articles through the post. There is nothing of the kind in existence. And an envelope that could not be opened without detection would be hailed with wild enthusiasm by lovers and all those whom circumstances have placed at the mercy of inquisitive landladies.

The bottle that cannot be refilled is still wanted. There are several on the market, it is true, but the right one is yet to come. And how about a boot and glove fastener? Think how much time you spend in lacing your boots, and how annoying it is when the lace breaks, and you know that you have lost your morning train in consequence of the delay caused. A neat, quick and simple little device is wanted—something that would cost little to produce and could be easily replaced when worn out. Invent it, and you are wealthy for life.

**Oh!**

"I saw Hux with his typewriter in his arms yesterday."

"That blonde thing?"

"I said his typewriter, not his stenographer; he was taking it to be repaired."—Houston Post.

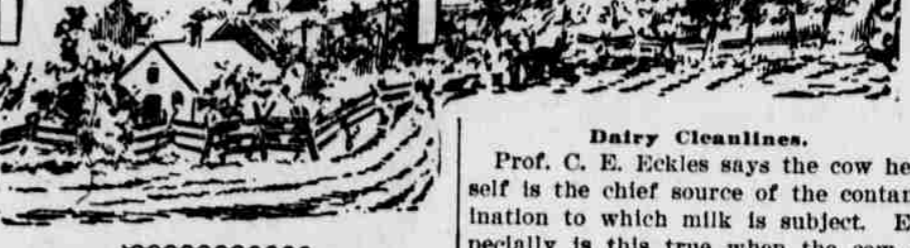
**Quite so.**

"I dare say it is fitting for the sheath gowns to be regarded as they are."

"How do you mean?"

"That most women look daggers in them."—Baltimore American.

# FARMS AND FARMERS



A Shelter for Sheep.

Sheep do not require warm quarters, except for early lambs. In general they are better with little protection from cold. The wool is heavier and of better quality. A stable for other stock is too warm for sheep, and outside feeding is best whenever possible. Therefore, says a writer in Farm, Stock and Home, they should not be housed in the barn. They must be sheltered from cold rains, and muddy fields often make outside feeding impossible or wasteful.

The building shown provides a simple and cheap shelter for use by the man who is trying to "grow into sheep," and who cannot afford costly buildings. It has a stone foundation, and a floor of earth. Roof is covered with prepared roofing. Slides may have cheap drop siding, or cheap boards perhaps from logs cut on the farm, and light weight roofing. The wide doors prevent injury to ewes from



SHELTER FOR SHEEP.

crowding. Doors will usually be left open, either allowing the sheep to pass in and out at will, or using fire covered gates in the doorways.

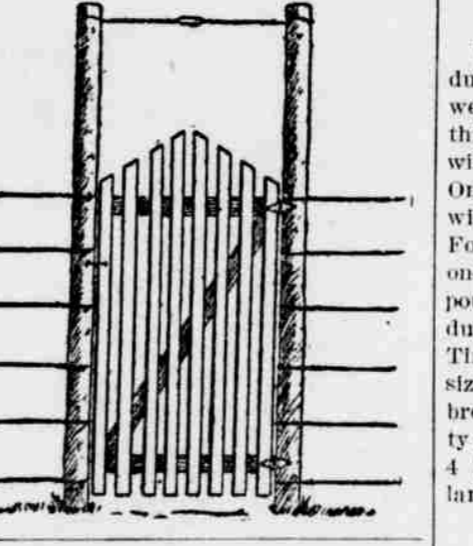
In case of early lambs or in severe storms the doors can be closed, and effective ventilation supplied by the open sash covered with heavy muslin. This material is being much used for poultry houses, and is good for other farm buildings also. While enough air will pass through for ventilation, the cloth will largely stop wind and is nearly as warm as glass, especially in still cold. He who has noticed how much warmer a bedroom is with the windows screened with mosquito netting than with wire will appreciate the effect of the muslin in "entangling" the air. Still, the correct way is to use two thicknesses of cloth; the air space formed being very effective, while not preventing ventilation.

Lambing pens are on south side, and can be thrown together when not required for separate use. Partitions are of wire fencing, with gates of same on wood frames. Remainder of building can be divided with some material as seems best, changing when necessary. Feeding racks are movable.

No provision is made for storage of grain or roughage. Feeding is so largely "in the open" that it is often best to bring the feeds from the barn as needed. The overhead track will carry food or manure. It would often be better to attach the building to the main barn.

**Gate for Wire Fence.**

The cut illustrates a method of making a wire fence gate without the



use of braces. No description is required, save, perhaps, that the wire at the top of the posts is twisted tight and held to the posts with staples.

## How Bees Work.

The bee is noted for its industrious habits, but to show how much work it really does, a naturalist says that to collect a pound of clover honey the bees must deprive 62,000 clover blossoms of their sweetness. To do this the 62,000 flowers must be visited by 3,750,000 bees, or, in other words, to collect his pound of honey one bee must make 3,750,000 trips to and from the hive. As bees are known to fly for miles in their quest of suitable fields of operation, it is clear that a single ounce of honey represents millions of miles of travel.

## Stock Breeding.

A Western stock breeder advises farmers to breed up stock rather than buy all pure-breds. He says that to establish a herd of pure-breds costs more money than the average farmer can afford, when the progeny is to be sold to packers and butchers. Good females of pure-bred beef stock bring high prices, and the farmer would need a considerable number to make a good start. But with a pure-bred bull he can in a few years have a herd of cows that will make it possible to market beaves of high grade.

## Dairy Cleanlines.

Prof. C. E. Eckles says the cow herself is the chief source of the contamination to which milk is subject. Especially is this true when the cow is kept under the conditions found in some barns. The cow must, first of all, be kept decently clean if it is expected to produce milk suitable for human food. In many cases the difficulty is to be attributed to the poor arrangement of the barn. Putting the cow in a well-lighted stable, with good floor, a platform the proper length to stand upon, a suitable gutter and a manger, and it is possible, at least, to keep the conditions fairly good. Then keep the cow decently clean. Curry her and brush off the udder and adjoining parts of the body with a stiff brush before milking.

The strainer can not be depended upon to take out dirt—it must be kept out in the first place.

Another source of contamination is improperly cleaned utensils. Prof. Eckles says a single dirty can may contain more bacteria than there are inhabitants in the world, and they are ready for business as soon as milk is placed in the can.

The most proper thing to use in cleaning utensils is a good, strong brush. Nothing else should be employed in cleaning pails, cans or cream separators.

## Middlemen.

Retailers are necessary according to present methods of doing business, and until farmers organize a selling force of their own middlemen will continue to toll the farmers' grist as thoroughly as the traffic will bear. Peaches may rot on the ground in Missouri while selling for 2 cents each in Chicago, but the farmer in Missouri is helpless because he has no representative in the market center. The time will come when farmers will have an agent at each central point to handle farm products and distribute them either to the consumer or retail grocer. When that time comes farmers will come nearer getting what they work for. It is just as necessary to sell right as to farm right.—Agricultural Optimist.

## Economical Feed Carrier.

In handling dry feed, such as oats, buckwheat, shelled corn bran and the like, for feeding farm animals and poultry, one wants something lighter and less cumbersome than a basket, and more convenient than a peck measure. A tin pail would answer the purpose very well were it not that when it gets wet it will soon rust.

The receptacle illustrated consists of nothing more elaborate than a cheese box, to the outside of which three strips of tough lath or thin board are nailed, as pictured. At the top of the two upright pieces a hole is bored, which, allowing the insertion of an old bucket ball, makes the carrier complete. Used with reasonable care, it will endure service for years.—Farm and Home.

## Prolific Ducks.

The origin of the Indian runner ducks is unknown. It is claimed they were introduced into England about thirty years ago. It is said that they will lay nearly 200 eggs in a year. One breeder gives food comparison with Pekin's average about as follows: Food need for 100 Pekin ducks for one month amounts to about 2,250 pounds; food for 100 Indian runner ducks, same period, 1,500 pounds. Time required to reach marketable size is given as ten weeks for each breed named. Time to reach maturity: Pekins, 6 to 9 months; Indians, 4 to 5 months. The Pekins are the larger ducks.

## Billion Tons of Earth Yearly.

A billion tons of earth are swept by our rivers into the sea every year—an amount of soil equal to a block one mile square and more than a thousand feet high, weighing as much as the total yearly tonnage carried by all our railroads and river and lake vessels, and valued at not less than a billion dollars. "This soil waste," says an authority, "is supplying a resource richer than all others combined save one, our inland waters." It is mainly due to lack of forests on the slopes where the rivers rise.—Arbor Culture.

## Poultry Pickings.

Millet seed is said to be an excellent egg-producing grain. Green food is just as essential for young chicks as for hens. Dirty quarters mean lice and mites, and lice and mites mean no eggs. System, as in everything else, is required to make the poultry business profitable.

Unless you want your flock to have the colors of Joseph's coat don't use males of different breeds. A good flock of poultry with access to the fields and orchard will not only come pretty near keeping themselves, but the farmer and his family also. That is, if the farmer gets anything of the present prices of poultry and eggs.

## HE HAD AN ABSENT PART.

Recruit Glad to Start Toward Stage

Glory as "Carlos, the Fiddler."

"The son of a wealthy old friend of mine, being stage struck, joined with a 10-20-30 opera company. I met him loading and strutting about a hotel in Duluth, Minn.," said the veteran actor to a representative of the New York Telegraph.

"Come over to the opera house and see the show," said he.

"I went, but I saw no signs of this young man on the stage, nor was his name on the program. Afterward I met him in the lobby of the hotel."

"I did not recognize any of the characters as you," remarked. "What part are you playing?"

"Why, I am playing the part of Carlos, the Fiddler," said he.

"There was no such part."

"Oh, yes there was. Didn't you notice how they talked about him? In the first act, in order to get the chorus off stage, didn't the sousrette put her hands over her eyes, look off L. 4 E. and say: 'Oh, girls, Carlos the Fiddler is going to have a dance on the green; let us hasten or we will miss it?' Then burst into song and skip off? You bet they did."

"Then again, in the second act, when the bell is tolled without, don't the prima donna say: 'Hark that bell! That bell can stand an awful lot harking, for who is pulling the rope but Carlos the Fiddler?'"

"That is true, young man, but they only talk about you. You do not show yourself on the stage during the whole performance."

"I am aware of that, but you must remember I am as yet a raw recruit, still I feel I am on my way to fame and glory, though the path may be strewn with thorns."

"Oh, if the hope and optimism of youth could be with us in our later years," sighed the veteran actor.



Fool—I woke up last night with a start. I dreamed that my watch was gone. Drool—Well, was it? Fool—No, but it was going.

An English lecturer on chemistry said, "One drop of poison placed on the tongue of a cat is sufficient to kill the strongest man."

"And does your husband still think you the angel?" "Oh, yes! At least he seems to think I don't need any new clothes."—Pick-Me-Up.

Knicker—Wouldn't you like to wake up and find yourself famous? Bocker—I'd rather be so famous I wouldn't have to wake up.—New York Sun.

Tom—What was that sentence the choir repeated so often during the litany? Laura—As near as I could make out it was "We are all miserable sinners."

Clara—That man who just passed was an old flame of mine. Kate—In-feed! What happened between you? Clara—Oh, he flared up one day and went out.

"A fool and his money are soon parted," quoted the pessimist. "Yes," rejoined the optimist, "but it's worth while being a fool to have the money to part with."

Loafer the First—I thought this year unemployed fund was for charity. Loafer the Second—So it is, isn't it? Loafer the First—It ain't. It means work.—The Sketch.

"I can not tell a lie," declared the eminent magnate. "You don't have to," urged his eminent counsel. "Just say that your mind is a blank on that subject."—Louisville Courier-Journal.

"What are the names of that young couple next door?" "We won't be able to find out for several weeks. They've just been married, and he calls her Birdie and she calls him Pettie."

Suburbanite (to visitor)—Oh, how are you? Come right in. Don't mind the dog. Visitor—But won't he bite? Suburbanite—That's just what I want to see. I only bought that watch dog this morning.

"So you have named your little girl 'Investigation'?" "Yes." "Isn't that a queer name?" "Well, we read every day of some rich man courting investigation and we shall want our daughter to marry well."

The Artist's Wife (in a whisper)—There's someone knocking, Jack. Shall I open the door? The Artist—No; it's Jabber's knock. It's a special knock I gave him, so I wouldn't let him in by mistake.—Life.

"All writers are not impractical, are they?" "Oh, no. One man will write a joke and sell it for fifty cents. Another will write a comic opera around it and draw \$20,000 in royalties."—Louisville Courier-Journal.

O'Brien—Oh, but my daughter's the smart girl. She set two min fightin' for her hand. Landers—And she married the winner? O'Brien—Begorry, no! She married the one she could lick easiest.—Boston Transcript.

"Give woman the credit she deserves," the suffragette cried, "and where would man be?" "If she got all the credit she wanted, he'd be in the poorhouse," sneered a coarse person in the rear of the hall.—Stray Stories.

"Pa, will you please tell me what a financial genius is?" "A financial genius, my child, is a man who can spend money that he has never had, and which the people who think they are getting it will never see."—Chicago Record-Herald.