

The Great Tontine

by HAWLEY SMART

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

CHAPTER III.

In this same June, 1890, two persons stood in the Jardin des Plantes at Arras 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."

"Tut, Fred; you know perfectly well that I have always loved Mary better than anything on earth. I had to love you, and of course I had to love that 'set' 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 his disinheriting 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 somewhat 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 irrevocably. None of us can even 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 can 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. Tea time, Missy; come along," and taking the child by the hand, Miss Caterham led the way towards the town.

Fred Chichester might well look dejectedly 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 dowryless 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 economics," 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. Carbuclie, 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 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. Carbuclie, 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 a 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. Carbuclie 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 and 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 Finnigans 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. Carbuclie her instructions, who readily undertook all the necessary arrangements.

CHAPTER IV.

Twenty years have passed and gone since Herbert Phillimore, Viscount Lakington, 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 loyal 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 Lakington 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 Lakington 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 Lakington'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. Here 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 lives 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 Lakington found that his half yearly dividend amounted 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 Lakington enters the dining room of a comfortably sized house in the Victoria road, Kensington, crossed 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 Lakington quite acknowledged the justice of the remark.

"Why!" he 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 lessee of the Vivacity Theater. This is getting exciting. Here I am, one of three, in a sweepstake of a hundred and sixty thousand pounds. There is only that lawyer fellow down in Wales and a maiden 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 nominee 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—a 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, gaily exclaimed, "Good morning, papa," and proceeded to decorate his button hole with a flower.

"Good morning, Beatrice," he replied, as he carelessly 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 Lakington 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 parted 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 a 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 shell was opened, and the gull enjoyed its dainty contents.

Not for Him.

Mrs. Kicker—Will you have an early English breakfast-room in your new house?

Mrs. Newrick—No; I asked Hiram that, and he said he wasn't going to get up till 10 o'clock nowadays.—Harper's Weekly.

The Spoon.

"I'm gunning for railroads," announced the trust buster. "Then come with me," whispered the near humorist. "I can show you some of their tracks."—Southwestern's Book.

FARM NOTES

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 as fresh 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 leathern 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 bare 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.

Milking by Hand and Machine.

After a test of milking machines for a period of more than a year, Prof. A. L. Haecker, of Nebraska, has made several conclusions. Helpers in their first lactation, apparently give better results by machine milking than do aged cows that have been accustomed to hand milking for one or more years. Some cows are not adapted to machine

Dandelions and Milk.

A Belgian investigator has been looking into the correctness of 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 arsenic. Meat brine is one of the hog poisons. Cottonseed 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 it 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, the

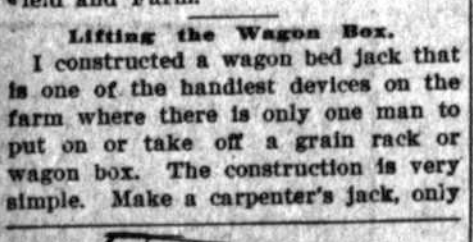
POPULAR BREEDS OF CHICKENS AND DUCKS.



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 growers. 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 Brahmas 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.

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



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, 8 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 better 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.—C. Z. Rux, in Farm and Home.

The Annual Honey Crop.

In one year the bees sent to market a crop of honey worth nearly as much as the buckwheat crop; three times as much as the buckwheat crop; \$3,000,000 greater than the rye crop, and nearly \$3,000,000 greater than the rice crop. All of the rice and buckwheat grown on an aggregate area of 2,126 1-3 square miles, did not reach to the value of the honey by \$151,250.

Early Tomatoes.

A truck gardener tells that this is the way he raised early tomatoes: He took a dry goods box 2 by 3 feet and 8 inches deep. In each corner of the box he set a piece of 2-inch pipe, so that he could water the plants from the bottom, pouring in the water and letting it permeate through the soil, which was composed of a sandy loam put into the box after the bottom had been covered to the depth of 3 inches with well rotted and sifted stable manure. The seeds were planted and lightly covered and the soil kept moist, but not wet. In one week after planting the green tops appeared, and in three weeks they were transplanted into a similar box, being set an inch deeper than they grew in the first box. They grew in the box in sheltered places for three weeks, when they were ready for the garden.

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 cleaned 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 egg, which has a harmful effect, is thereby prevented and the egg is practically sterile.

In the Feed Lot.

Wheat bran is preferable, however, because it is less bulky.

Point in Their Favor.

Bill de Burglar—There's one thing I like about these mounted policemen, anyway.

Pete de Pickpocket—Wot's that?

Bill de Burglar—They can't ride no ninety-eight miles in one day.

His Monumental Blunder.

"Deah boy, what is the trouble between you and the beautiful Miss Plumley?"

"Jealousy. I happened one day to speak of the marvelous beauty of Psyche and it made her furious."

A New Standard.

"I knew they were putting on airs. They let on that their silverware was all solid and now the whole world knows it isn't."

"How did it come out?"

"Burglars broke into the house the other night and didn't take a thing."—Detroit Free Press.

Time is the best test. For over fifty years Hamlin's Wizard Oil has been the most popular remedy in the United States for the cure of Rheumatism, Neuralgia and all pain and inflammation.

Johnny's Progress.

"Johnny is taking a good deal of interest in his studies these days," said Mrs. Lapeling. "They've taken up physics now, and once a week the class is allowed to spend an hour in the chemical laboratory."—Chicago Tribune.

A la Mode.

"Yes, Herbert," murmured the lovely maiden, "I will marry you—I don't care whether you are rich or poor!"

"My peerless girl!" fervently exclaimed Herbert, folding her to his heart. "I see you have looked me up in Bradstreet's!"

Possibly.

"Uncle Bruno, why is it that your people increase so much faster than the white people do?"

"Deed I dunno, boss, unless it's 'cause dah's mo' of us bawn."—Chicago Tribune.

It's Pettit's Eye Salve

that gives instant relief to eyes; irritated from dust, heat, sun or wind. All druggists or Howard Bros., Buffalo, N. Y.

Her Voice.

Miss Goodsole—My music teacher tells me I ought by all means to cultivate my voice.

Miss Tartan—She's right. You ought to cultivate it or quit trying to sing with it.

Cynical.

A Chicago professor says: "The man who never parleys over cab fare, who never scans the prices on a menu, and who hibernates when he's broke, carries an infallible amulet against feminine criticism."—Kansas City Star.

His Burst of Generosity.

"Your boy's injury is not as severe as I had anticipated," the surgeon assured him. "I shall not have to amputate his leg."

"I am glad to hear you say so," said Mr. Tyte-Phist, with emotion. "Still, if it had been necessary, in order to save his life, I—I was willing to bear the expense of it!"

PILES CURED IN 6 TO 14 DAYS

PAZO OINTMENT is guaranteed to cure any case of Itching, Blind, Bleeding or Protruding Piles in 6 to 14 days or money refunded. See.

Get

Mr. Jawback—You think too much of your clothes.

Mrs. Jawback—I don't think much of the ones you buy me.—Cleveland Leader.

No Reason to Complain.

Indignant Customer—Say, these buck-wheat cakes are sour!

Walter Girl (at lunch counter)—Yes, sir; if you will look at your check you'll find I've charged you only half price for 'em.

You Can Get Allen's Foot-Ease FREE.

Write Allen S. Olmsted, Le Roy, N. Y., for a free sample of Allen's Foot-Ease. It cures sweating, hot swollen, itching feet. It makes new or tight shoes easy to wear. Cures corns, ingrowing nails and bunions. All druggists sell it. 25c. Don't accept any substitute.

Quite.

"Gracious!" exclaimed Mr. Swellman, "the baby has eaten a lot of that dog biscuit!"

"Never mind, dear," replied Mrs. Swellman, "it just serves Fido right, for he's taken the baby's food many a time. Yes, Fido, naughty! naughty!"—Philadelphia Press.

Reminded Him.

Little Boy (mending with his father's documents)—Papa, this letter from Mr. Muntoburn has a postscript, 'B. T. L. What does that—'

Absent-Minded Statesman—Give me that letter, son!

(Hastily burns it.)—Chicago Tribune.

Bud Doble

The greatest of all horsemen, says: "In my 40 years' experience with horses I have found Spohn's Distemper cure the most successful of all remedies for the horse. It is the greatest blood purifier." Bottle, 50c, and \$1.00. Druggists can supply you, or manufacturers. Agents wanted. Send for Free book, Spohn Medical Co., Spec. Contagious Diseases, Goshen, Ind.

Slumbers of the Brook.

The poetical young man with soulful eyes was walking with his matter-of-fact brother by the brookside.

"How the stream tosses in its slumber!" he exclaimed.

"Yes," answered his brother, "and you would, too, if your bed was full of stones."—Youth's Companion.

With Their Teeth.

Fragrant Landlady—How are you gentlemen getting along at the farther end of the table?

One of Them (gnawing an ancient doughnut)—Working like beavers, ma'am.

HOWARD E. BUCHTON—Assayer and Chemist, Leadville, Colorado. Bromine, N. Y. Gold, Silver, Lead, St. Gold, Silver, Tin, Zinc, Iron, Copper, etc. All kinds of assays, and full prices for all applications. Control and Trustee work solicited. Reference, Carbonate National Bank.

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