

The Great Tontine

by HAWLEY SMART

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

CHAPTER IX.

Mr. Carbuclie occupied a set of chambers in the Temple. On the evening after his visit to Miss Caterham, Mr. Ringwood was seated in company with his host.

"I have no doubt whatever but you are right in your conjecture," said Mr. Carbuclie. "Pegram is either a shareholder or the agent of a shareholder, but that is a thing you can easily ascertain. You have nothing to do but to get a line from me, and would tell him so; and of course, with the object he had in view, he would take very good care not to contradict her."

"My own idea is that if they can find Terence Finnigan they intend to perpetrate a fraud. For instance, granting they find him, I should think a few hundred pounds would easily keep him out of the way till his death, which probably cannot be far off, or till the death of Pegram's nominee. Recollect the stake is so big. It is a great temptation."

"Yes," said Mr. Carbuclie, "it might be so: I never thought of that. Now it would be a great point if we could discover Pegram. First of all, we should be able to get at what sort of a man he is, and to some extent judge whether he is likely to attempt a fraud of this nature; and in the second place, keeping a Miss Caterham, accrediting you as her agent, and go down to the board room and look at the list of the subscribers. It is some time since I saw it, and then there were between forty and fifty names still left on. But I recollect, when I last talked to Miss Caterham about it, she told me there were only five or six left, and the probability is that one or two of those have been put out of it since. Then comes the question—what is Pegram's motive? I should imagine feverish curiosity to know whether the life of Miss Caterham's nominee has lapsed."

"It strikes me," replied Ringwood, "that the first thing to ascertain is, how did this Pegram discover that I was to call on Miss Caterham on your behalf?" "From Miss Caterham herself, no doubt," replied Carbuclie. "As I, in my hurry, had omitted to give your name, she would naturally think he came from very sharp eyes on Mr. Pegram, it is quite possible we should find the missing Finnigan."

"I know it is rather presumptuous to differ with one of your experience, but I think this probably is the principal, and I will tell you why. If my theory is right, the discovery of Terence Finnigan is merely the prelude to the perpetration of a great fraud. It must be obvious to the man who contemplates it that the fewer accomplices he has the better. If he can do without any, better still. Now, again, I think it very likely that he would use his own name in this preliminary inquiry at Miss Caterham's. In the event of discovery he could easily pass it off as feverish curiosity, and if he appeared under an assumed name, he would certainly lay himself open to the grave suspicion of contemplating foul play of some description."

"Yes, there is a good deal in what you say," returned Mr. Carbuclie; "but a visit to the board room will settle the question in two minutes. By the way, when you are there see if Viscount Lakington is still left in the 'Tontine.' He was the last time I saw the list, and I can't help taking an interest in his share. It is curious enough, if it had not been for myself and Gerald Fitzpatrick he would never have gone into it at all. And here the barrister related the story of that famous pool that was played the night of the Ascot Cup, at the little villa at Brighthelm."

Armed with Mr. Carbuclie's misadvice, Ringwood lost no time in once more presenting himself at the cottage. The ladies, once convinced that he really was Mr. Carbuclie's friend, welcomed him warmly, and expressed their gratitude for the trouble he was about to take for them. Miss Caterham was able now to regard him without fear or prejudice, and was fain to acknowledge the truth that Ronald Ringwood was a very pleasant, gentlemanly young man, with high spirits, and considerably more than average ability; but the poor lady was still unspeakably nervous on the subject of Mr. Pegram, and was continually conjuring up to herself fantasies of crime more or less deeply tinted. Ringwood made no secret of how he intended to open the campaign, telling them that, in the opinion of himself and Mr. Carbuclie, it was desirable, in the first place, to discover Mr. Pegram, as it might very probably lead them without further trouble to the end of their goal in finding Terence Finnigan.

Ringwood only attended at the board day, and ascertained that Mr. Pegram was a solicitor living in the town of Rydland, in North Wales.

"My theory right to start with," he muttered. "What a bit of luck! I am off by the Irish mail to-night to see what I can make of Pegram. An intended fraud for a duce!"

He had no difficulty in ascertaining that Mr. Pegram was a well-to-do solicitor, who had lived in Rydland all his life; that he was not particularly popular amongst his brother townsmen; that his money was more derived from successful speculation in the new watering place of Llanbarlym than his business as a solicitor; that he was now a widower, his wife having died some five or six years ago, and that about that time he had taken into partnership his eldest son, and the firm was now known as Pegram & Son. In reply to inquiries as to what age Mr. Pegram might be, he was informed sixty or upwards, and that the son would probably number about half his father's years.

There was nothing further to be done in Rydland at present, so he resolved to return to town by the night mail, and present his meager budget of facts to Mr.

Carbuclie. In pursuance of this resolve he ordered an early dinner, and sat down to that meal in all the dignity conferred by finding himself sole tenant of the somewhat dingy coffee room. The door was suddenly opened, and a stoutish, florid man bustled in, bringing with him such a breeze of life and irrepressible activity that the whole place seemed at once peopled.

"Here you are, waiter: let some of them take these rugs and traps to my room. Now, what have you got to eat in the house? Don't be all day thinking about it, but pull yourself together at once, man. Hurry up, I tell you. Off to town to-night, sir," asked the stranger interrogatively.

Ringwood nodded assent. "There," said the stranger, pointing to the bill of fare which the waiter had just placed in his hand, "I know of course that you are out of everything good to eat, which, freely translated, means you never had it in your lives. Get me some of that, and that. Been here long, sir?" Ringwood could not help smiling at his companion's curiosity as he replied, "I came down here the day before yesterday."

"Run place to take into your head to pay a visit to," returned the stranger. "This is about the most one-horse old town I ever came across. It hasn't moved a bit since I first knew it twenty years ago. If it wasn't that I had to see old Lawyer Pegram occasionally on a bit of business I would never set foot in the old ramshackle place again. The old man did me a turn; he let me stand in with himself in the little 'ring' of the early developers of Llanbarlym—a watering place close by. I made a good bit of money out of it at the time, and have got some house property now there that is worth having. However, I did the old fox a bigger turn than he did me, little as it looked like it at the time. I persuaded him to take a share in a lottery that was a great craze in those days; not likely you ever heard of it. It was a thing that happened before you were breeched; but people went pretty mad about the 'Great Tontine' at that time, I can tell you."

Ringwood here intimated that he knew all about the "Great Tontine," and always felt intense curiosity concerning it. "Well, sir, the 'Great Tontine' is just about winding up. There are only two left in it, and Pegram is one. I believe, by the way, there is an old lady who can't find her nominee; that's probably because he is dead. As I said the other day, it's lucky for the nominees that their names are kept dark, or else I should think they would have a sickly summer. Oh, I can tell you," said the stranger, laughing, "there's a fine melodrama here. Can't you fancy the two last nominees each trying to do away with his opponent's man in five acts?"

"Ah, well," said Ringwood, "I don't suppose Mr. Pegram would dream of resorting to such extreme measures." "Well, murder is a strong order, no doubt; but I don't think old Pegram would be over scrupulous about smoothing his way to a hundred and sixty thousand pounds. So you have spent two days at Rydland, have you? Excuse me, but why did you do it?"

"Oh, like you," replied Ringwood, laughing, "perhaps I also am assisting in the development of Llanbarlym." "Guess you are rather late in the field then," replied the stranger. "It really is curious what you could have found to do for two days in Rydland. Why, I could do the whole business of the place for the week in an hour."

"It is time I was off," said Ringwood, rising. "I have a novel here which killed my time for the last night. If you will accept it perhaps it will do the same for you this evening."

"Thank you," replied the stranger. "It's a good place to do it in." He continued, with assumed gravity, "But you are the first man I ever heard of who withdrew to this solitude to read his book. Good-by; my name is Hemmingby, and I 'bosa' a show in town. I dare say you have heard of my name as manager of the 'Vivacity' Theatre, and I'll have that 'Great Tontine' dramatized as sure as you are alive; mind you come and see it."

CHAPTER X.

Hemmingby strolled leisurely up to the office of Pegram & Son. It was evidently only just open, but one of the clerks, to whom Mr. Hemmingby was well known, informed him that Mr. Pegram would be sure to be there in ten minutes.

"Oh, I suppose I am a little early," said the manager. "By the way, I don't see Mr. Krabbe; I hope there is nothing wrong with the old gentleman. He must be a great age now."

"Turned eighty, sir. He is quite broke down, and don't come to the office any more. Mr. Pegram was very kind to him—took him off to the seaside somewhere for a change of air. He is living in a little cottage Mr. Pegram took for him on the outside of the town, and a nurse and a maid from London takes care of him. I have seen him occasionally. He is just rotting away from old age."

"Glad to see you, Hemmingby, glad to see you," exclaimed Pegram as he shook hands with the manager. "Come along into my own room beyond here. Anything we can do for you? Your house property at Llanbarlym will turn money if you want to realize."

"The Llanbarlym property is a paying investment that I mean to stick to. By the way, I am sorry to hear such a sad account of old Krabbe."

"Ah, yes; a terrible breakdown. I don't suppose the poor old fellow has many months' life left in him."

"Do you think it would please him if I went to see him?" said Hemmingby.

"The old chap and I were always friendly."

"Very kind indeed of you to think of it," replied the lawyer, "but I am afraid it would be quite useless; he does not always seem to know me, and as for Bob, he takes no notice of him whatever." "Pegram," exclaimed the manager, "it would be rather awkward for you if he had happened to be your nominee in the 'Great Tontine'; and as he spoke Hemmingby shot a keen glance at his companion."

The lawyer smiled as he replied dryly, "Yes, he would not be a good life to depend upon just now."

"You begin to look uncommonly like taking the whole pool. I wonder it doesn't occur to you lucky people who are still left in to compromise—eight thousand a year will stand a little cutting up."

"I have been thinking of that," rejoined the lawyer eagerly. "You—your friend this Lord Lakington; tell me what sort of a man he is?"

"Ah, you think, then, a compromise would be judicious?" said Hemmingby.

"I think it might suit me if I could only see my way. I shall do myself the honor of submitting terms to Lord Lakington. It would be no good, you know, to put them before you; you are not empowered to treat," said Pegram.

"No; you are right there," replied Hemmingby; "but don't you fall into the mistake of thinking that because Lakington did not know the value of money in his early days that he does not know it now. If your compromise means that you are to have fifteen shillings out of the sovereign, I don't think, my friend, that it will come off."

The lawyer sat for some time after Mr. Hemmingby left him immersed in thought. His meditations were interrupted by the abrupt entrance of Mr. Robert Pegram, with indications of a night passed in travelling.

"What! back again, Bob? Well, do you bring any news?"

"Yes; I have just arrived from Ireland," said Robert Pegram. "I am sorry to say I have made nothing of the Irish quest. I met lots of people who recollected the old fellow, yet no one had seen anything of him for the last few years. This fellow Finnigan will take a lot of finding."

"But don't find him," replied his father quickly. "If it is only to be quite certain of keeping him out of the way for the remainder of his life."

"We must do our best," replied Robert Pegram; "and now, have you thought out how we are to play our cards? Things are risky as they stand, you know. Surely we ought to come to a compromise with Lord Lakington."

"Yes, my lad," replied old Pegram; "and Hemmingby was here only an hour ago to sound me on that very subject on the Viscount's behalf. Sit down. I have thought it all out; such a scheme! What do you say to a compromise, Bob, by which you get half and a charming wife to begin with, and the whole to wind up with?"

"What on earth do you mean, father?"

"I mean this: I have sent Lord Lakington word that I am good to compromise if he will agree to my terms. Now, Lord Lakington has got a grown-up daughter; I have no doubt she is pretty, although I don't know anything for certain on that point. I intend you to marry her."

"Under which circumstances," interposed Robert Pegram, "I should have preferred your obtaining more precise information about her appearance."

"Don't talk nonsense," said the old gentleman testily; "she has rank, station, everything you want."

"Has it occurred to you that Miss Phillimore would decline to have anything to say to me?"

"No, it hasn't," exclaimed the old man eagerly, "because that is Lord Lakington's business; and when Lord Lakington sees how very much it is for his advantage this match will be, I fancy he will use all his influence in favor of it; and I think, from all I hear, Bob, that the young lady is likely to do as her father tells her."

"Still, I tell you," replied Robert Pegram, "I don't want this marriage. I have a feeling harm will come of it."

"Well," continued Pegram, senior, "I shall be off the day after to-morrow to settle things with Lord Lakington; and when I come back, Bob, my boy, he concluded with a grin, "it will be, mark you, with orders to get your trousseau ready. In the meantime, I trust to you to spare neither time nor money to find Finnigan. Do what your old father asks you, and say this marriage shall be, as far as it lies with me."

"I can't refuse you, father," he said at length, "although I shall have to contend with a difficulty of which you have no idea; but, as you wish it, so shall I be. I will marry Miss Phillimore if you can arrange so."

"Thank you, Bob, thank you; and, Bob, my lad, if money will tide over this little difficulty you have got to contend with, recollect I can find any moderate sum. I have seen gold overcome a good many."

"Thanks; should I want any I will come to you," replied the son sentimentally.

(To be continued.)

Thinks Millionaires Unhappy. John Burroughs, the naturalist, believes that few millionaires are really happy. He is quoted in an interview as follows:

"I do not believe in the doctrine attributed to John D. Rockefeller, that if you want to make your wife happy all you have to do is to give her plenty of money. I do not believe that possession of money and happiness are synonymous. If Mr. Rockefeller has been quoted correctly, he is making a declaration that I believe American women and women all over the world will resent. They want love first of all, if they are provided with the right instincts."

"I sat behind Jay Gould in school and once he wrote a composition on a slate for me when I needed ideas. That day he needed 70 cents and I gave the sum to him for two old school books. I saw him later in life, when he was worth \$70,000,000, but I do not think he was happy. The money fire was blazing in his eyes, and I am sure it reached his brain and consumed his life, sending him to an untimely grave."

"I know millionaires, and know few happy ones. True, Mr. Carnegie seems to be an exception, because he is different from many other rich men. He is trying to get rid of his money and he takes a keen delight in doing good with it."

Tact.

Hostess—Miss Robinson has no partner for this waltz. Would you mind dancing with her instead of me?

Hawkward—On the contrary, I shall be only too delighted.—Answers.

The Mohammedans use the lunar year, which is ten days and twenty-one hours and a few seconds shorter than ours.

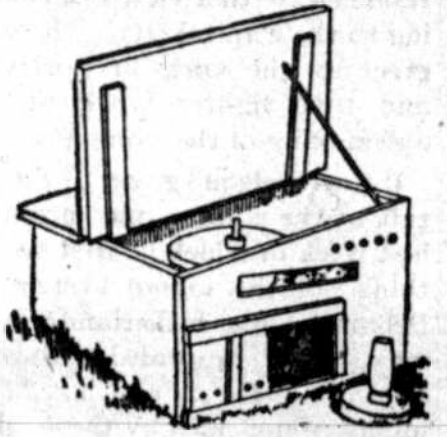
FARM AND GARDEN

Pays to Have an Incubator.

Six years ago we purchased a 100-egg incubator and every season it has been set five or six times and have never had one failure nor one bad hatch. The hatches are always in the nineties with the exception of once when we only got seventy-eight chicks. Our hatches are about the same each time each season through. We nearly always have from ninety-two to ninety-six chicks, seldom lower than ninety-three, more often higher than that, and always such strong, lively chicks, almost never a cripple among them—seldom one in 500. Our incubator has not had the advantage of being kept in a cave or cellar, but we have done so well with it that we have purchased another of 120 and one of 240-egg capacity, as we are going into the business more extensively.

We can truthfully say that the incubator is a great time and labor saver and a money maker. It is one of the best investments any farmer or any one who raises poultry can make. Who would care to go back to the slow way of raising chicks with the sitting hen when it can be done with the incubator so easily and so well? With the hen the season of hatching is soon over with, while with the incubator the early flocks for market can be sold when the market prices are best and the early pullets hatched that will be wanted for fall and winter layers. We do not have to wait on the sitting hen to hatch out a few chickens when we have the incubator to hatch them by the dozens.

A good incubator will pay for itself over and over the first season of its use. It is indispensable in the poultry business. To all those who contemplate purchasing I would say, don't get one that is too cheap. Get a good one, even if you do have to pay more.



INCUBATOR AND BROODER.

The good ones are the cheapest in the long run. There are some incubators that have to be watched closely to give results, but these are the thin-skinned kind that will not hold even temperature. Our incubator does not get any watching after it is once set going. We leave for an all-day visit any time—even at hatching time—and it takes care of itself.

For the amount invested an incubator will make more money than any machine I know of.—Mrs. L. E. Brack.

Handling Manure.

It is pertinent also to here refer to the trials conducted by the Cornell Agricultural Station to demonstrate the losses to stable manure when exposed to leaching and weathering. A pile of manure that contained elements worth \$5.48, after being exposed for five months was worth only \$2.03. Leaving manure in piles in the field is an antiquated method that should never be practiced, for the reason that it results in fertilizing the spots where the heaps lie too heavily, giving them fully three times as much of the fertilizing elements as they need, while three times as much ground receives less than it needs, or not enough to make a showing. Where manure is allowed to lie in heaps on a field for a few weeks or a month, it is an impossibility to spread it so as to get an even distribution of organic matter and of the elements of fertility. It is preferable to spread the manure direct from the wagon with a fork, although this is by no means an up-to-date way of handling it. For the most economical results, manure should be hauled direct from the barn as soon as it is made and scattered over the fields by means of a spreader. In this way, and in this way only, can the full value of manure be saved, provided, of course, enough bedding is used in the barn to nicely absorb all the liquid excrement, the plant food of which amounts to nearly one-half of the total in the manure and liquid excrement.

When to Plant Cherries.

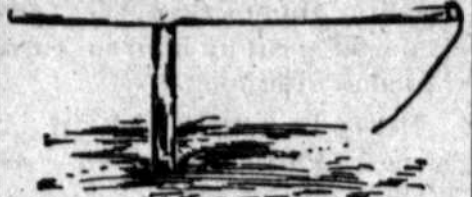
About the best time to plant cherry trees is in early fall or very early in spring. It is better to plant in October, even before the leaves fall, stripping the leaves off, than it is late, just before winter sets in. In fact, many trees would do better than they do, were they set early, stripping their leaves, not waiting for the leaves to fall.

Alcohol from Peat.

Alcohol is obtained from peat by treating the fiber with sulphuric acid and fermenting with a special yeast. A ton of dry peat yields forty-three gallons of pure spirit at one-fourth of the cost of potato alcohol.

Exercising a Bull.

The accompanying cut furnishes an excellent plan for exercising a bull. A large, strong post is sunk into the ground and securely set. On top of this post is placed an iron plate somewhat similar to that used on the holster of a sleigh or wagon through which the king bolt passes. A long sweep, evenly balanced, is placed upon the top of this post and pinned by means of a long rod, or, as we might say, king bolt. The sweep is necessarily large at one end and small at the other, which makes it possible to balance with one end comparatively short and the other long. The bull is tied to the rope attached to the further end of the long arm, and in that way can have a large circle to move in. The supporting post should be above the ground high enough to carry the



FOR EXERCISING THE BULL.

sweep above the bull. For a time the bull may attempt to free himself, but if the post and sweep are made properly and securely there will be no danger and he will soon settle down to exercising in a much better manner.

The Value of Tile Draining.

Tile properly placed makes soil dryer in wet weather and more moist in dry weather. This is difficult to understand until we consider the nature of the soil.

Soil in proper condition is porous, something after the manner of a sponge. It will hold water up to a certain point without leaking. Until it becomes thoroughly saturated, it contains air as well as water. Air is warm and air is needed by plants in the process of growth.

Tile leads the water away quickly in the spring so the air can penetrate the soil and warm it so seeds will germinate and grow quickly. Undrained land, if low, fills with water in the spring to the saturation point and the excess of moisture passes off in vapor through the process of evaporation. It requires a great deal of heat to warm the water sufficiently to cause it to pass off in this way. That heat is lost.

After evaporation has dissipated the moisture and the soil becomes dry enough to work it breaks up in clods, because it has baked down and packed together like mortar. It is almost impossible to prepare a good seed bed in such ground.—Agricultural Epitomist.

Country's Rainfall.

The total rainfall of this country, including snow and that on water areas, was given as 215,000,000,000 cubic feet a year. Half or more is evaporated. About one-third flows into the sea. The remaining one-sixth is either consumed or absorbed. Of the 70,000,000,000 cubic feet flowing annually into the sea, less than 5 per cent is used for power. It is estimated that 85 to 95 per cent of the volume is wasted in freshets or destructive floods. There are in the United States proper 232 streams navigated for an aggregate of 26,115 miles, and as much more is navigable by improvement.

A Breed Worth Paying For.

The calf which an English farmer had taken the summer resident to see surveyed his owner and the stranger with a weary eye. "What breed is your calf?" asked the visitor.

The farmer removed a wisp of straw from his mouth and said:

"The critter's father gored a justice o' the peace, knocked a book canvasser end over end and lifted a tramp over New Year's day. If that ain't breed enough to pay 25 shillings for, you can leave him be. I'm not pressing him on anybody."

A Very Cheap Gate.

A light, useful and durable gate can be made of sassafras poles and barbed wire as shown in the cut. Set a strong



POLE AND WIRE GATE.

post 4 feet in the ground in the middle of the gateway and balance the gate on it. The lower rail is made of two forked sassafras poles securely nailed together so as to work around the post.—W. H. Thompson, in Farm and Home.

Separable Metal Barrels.

An economical retainer in which to ship products such as cement, lime and plaster is described in Popular Mechanics. Its halves are separable and can be nested in a compact form for the return journey. The cost of the barrel is about \$1, which is a little more than twice that of a wooden barrel, but they are claimed to be good for at least fifteen round trips, and the room they occupy when empty cuts down the shipping bill one-half.

Hints for the Farmer.

Lime sweetens the soil as generous deeds sweeten the soul.

Use the hatches on the old rusty cans. At least don't use them for milk or cream.

Sow some peas and oats to help out when hot weather comes. Then put in some fodder corn planted thickly in the row.

SOMETHING FOR EVERYBODY

Building blocks of glass are in common use in Silesia.

Pigments of more than 400 different colors are secured from coal.

The population of Russia is increasing at the rate of 2,500,000 a year.

Cinchona planters are in a bad way in Java. Bark has fallen heavily in value.

There are less than 500 miles of railway in Colombia, and nearly all traveling must be done on horse or mule-back.

In Texas there are fifty-five counties, 35,000,000 acres, without a foot of railway. Most of Texas is over ten miles from a railway, and there are places 100 miles away.

Unter den Linden is the center of Berlin and the hub of the German empire. This magnificent boulevard is 198 feet in width, and under the shade of its lime trees the Berliners have a meeting place which is equal in architectural beauty to any in Europe. It is lined on either side with magnificent hotels, restaurants and palaces.

Seated opposite the late James McNeill Whistler at dinner one evening was a patronizing young lord. During a lull in the conversation he adjusted his monocle and leaned forward toward the artist. "Aw, y' know, Mr. Whistler," he drawled, "I pashed your house this mawning." "Thank you," said Whistler, quietly. "Thank you very much."

Once, when taking breakfast at a hotel in Richmond, John Randolph complained that the eggs were not fresh. "If you want fresh eggs, waiter, always buy them in Chesterfield" (a county just across the James). "How come Chesterfield eggs better'n Henrico eggs, sah?" "Because, your rascal, the Chesterfield people are too poor to keep their lungs."

Many eclipses are noticed in the records of all ages. Astronomers can determine accurately when eclipses must have occurred and the eclipse records are proving valuable to historical students as a means of determining the dates of important events. From these studies P. H. Cowell has found evidence that our year has decreased within historical times.

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There were more paupers in England than ever at the end of January, despite old age pensions, the proportion in London being the highest since 1881, according to the government return just published. The total number of paupers in England and Wales was 850,460, of whom 288,831 were indoor. The proportion a thousand of population was 24.1, an increase of 5 from last year and of 3 in indoor paupers. The total in London was 133,226, a proportion of 27.8.

A great deal of attention has recently been given to the cultivation of rubber, on account of the continually increasing demand for it. Prof. Francis E. Lloyd points out that "the inevitable struggle of man with nature" has already manifested itself in this new field. Already a considerable number of parasitic enemies have been discovered, "whose energies appear to be largely concentrated upon cultivated rubber trees." It is another problem for science to deal with.

In response to a demand that they get together the two leading charitable organizations of Chicago, the Bureau of Charities and the Chicago Relief and Aid Society, have effected an amalgamation of forces and will be known hereafter as the United Charities of Chicago. The main reason for the amalgamation is the raising of more funds. At present the Bureau of Charities disburses about \$50,000 a year and the Relief and Aid Society about \$38,000. It is hoped to raise between \$300,000 and \$400,000 for the combined organizations.

French children are often on their way to school a little after 7 o'clock in the morning. If they have concluded their lessons by 9 o'clock in the evening it is only by dint of great application. Young men studying for the higher professions have appointments with their tutors at 5 o'clock in the morning in summer time; otherwise they cannot accomplish the mountain of work that lies before them. In all branches of art the labor of the tyro is immense. At the Conservatoire, the strenuous life is carried to a point which provokes the astonishment even of laborious German students.—Pall Mall Gazette.

The growing industry of extracting aluminum has stimulated the search for water-power in the British Isles, because the extraction of aluminum is so expensive that only low-cost power can be economically employed. In this respect Scotland, with its mountains, is coming to the front. The water power power plant at the falls of Foyers, in Scotland, has hitherto been the largest in Great Britain, but now a still larger plant, at Kinlochleven, utilizing the rainfall over a tract of fifty-five square miles, is about to be put into operation for the production of aluminum. Its nine hydraulic turbines, each of 2,200 brake horsepower, are the largest water wheels in the British Isles.