

OUT OF THE CITY: A STORY OF THE NEW WOMAN.

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INTERNATIONAL PRESS ASSOCIATION.

(CHAPTER XIII.—CONTINUED).
"Well, well, we must go by averages of course. Shall we say two years? I should think that you have a full two years before you."

"In two years your pension would bring you in £1,600. Now I will do my very best for you, Admiral! I will advance you £2,000 and you can make over to me your pension for your life. It is pure speculation on my part. If you die to-morrow I lose my money. If the doctor's prophecy is correct I shall still be out of pocket. If you live a little longer, then I may see my money again. It is the very best I can do for you."

"Then you wish to buy my pension?"

"Yes, for two thousand down."

"And if I live for twenty years?"

"Oh, in that case of course my speculation would be more successful. But you have heard the doctor's opinion."

"Would you advance the money instantly?"

"You should have a thousand at once. The other thousand I should expect you to take in furniture."

"In furniture?"

"Yes, Admiral. We shall do you a beautiful houseful at that sum. It is the custom of my clients to take half in furniture."

The Admiral sat in dire perplexity. He had come out to get money, and to go back without any, to be powerless to help when his boy needed every shilling to save him from disaster; that would be very bitter to him. On the other hand, it was so much that he surrendered, and so little that he received. Little, and yet something. Would it not be better than going back empty-handed? He saw the yellow backed cheque-book upon the table. The moneylender opened it and dipped his pen into the ink.

"Shall I fill it up?" said he.

"I think, Admiral," remarked Westmacott, "that we had better have a little walk and some luncheon before we settle this matter."

"Oh, we may as well do it at once. It would be absurd to postpone it now," Metaxa spoke with some heat, and his eyes glistened angrily from between his narrow lids at the imperturbable Charles. The Admiral was simple in money matters, but he had seen much of men and had learned to read them. He saw that venomous glance, and saw too that intense eagerness was peeping out from beneath the careless air which the agent had assumed.

"You're quite right, Westmacott," said he. "We'll have a little walk before we settle it."

"But I may not be here this afternoon."

"Then we must choose another day."

"But why not settle it now?"

"Because I prefer not," said the Admiral shortly.

"Very well. But remember that my offer is only for to-day. It is off unless you take it at once."

"Let it be off, then."

"There's my fee," cried the doctor.

"How much?"

"A guinea."

The Admiral threw a pound and a shilling upon the table. "Come, Westmacott," said he, and they walked together from the room.

"I don't like it," said Charles, when they found themselves in the street once more; "I don't profess to be a very sharp chap, but this is a trifle too thin. What did he want to go out and speak to the doctor for? And how very convenient this tale of a weak heart was! I believe they are a couple of rogues, and in league with each other."

"A shark and a pilot fish," said the Admiral.

"I'll tell you what I propose, sir. There's a lawyer named McAdam who does my aunt's business. He is a very honest fellow, and lives at the other side of Poultry. We'll go over to him together and have his opinion about the whole matter."

"How far is it to his place?"

"Oh, a mile at least. We can have a cab."

"A mile? Then we shall see if there is any truth in what that swab of a doctor said. Come, my boy, and clap on all sail, and see who can stay the longest."

Then the sober denizens of the heart of business London saw a singular sight as they returned from their luncheons. Down the road-way, dodging among cabs and carts, ran a weather-stained elderly man, with wide flapping black hat, and homely suit of tweeds. With elbows braced back, hands clenched near his armpits, and chest protruded, he scudded along, while close at his heels lumbered a large-limbed, heavy, yellow mustached young man, who seemed to feel the exercise a good deal more than his senior. On they dashed, helter-skelter, until they puffed up panting at the office where the lawyer of the Westmacotts was to be found.

"There now!" cried the Admiral in triumph. "What d'ye think of that? Nothing wrong in the engine-room, eh?"

"You seem fit enough, sir."

"Blessed if I believe the swab was a certificated doctor at all. He was flying false colors, or I am mistaken."

"They keep the directories and registers in this eating house," said Westmacott. "We'll go and look him out."

They did so, but the medical rolls contained no such name as that of Dr. Proudie, of Bread street.

"Pretty villiany this!" cried the Admiral, thumping his chest. "A dummy doctor and a vamped up disease. Well, we've tried the rogues, Westmacott! Let us see what we can do with your honest man."

CHAPTER XIV.

EASTWARD OH!

WHEN R. MADAM, of the firm of McAdam & Squire, was a highly polished man who dwelt behind a highly polished table in the neatest and snuggest of offices. He was white-haired and amiable, with deep-lined aquiline face, was addicted to low bows, and

self at half-cock, as though just descending into one, or just recovering himself. He wore a high-buckled stock, took snuff, and adorned his conversation with little scraps from the classics:

"My dear sir," said he, when he had listened to the story, "any friend of Mrs. Westmacott's is a friend of mine. Try a pinch. I wonder that you should have gone to this man Metaxa. His advertisement is enough to condemn him. Habet foenum in cornu. They are all rogues."

"The doctor was a rogue, too. I didn't like the look of him at the time."

"Arcades ambo. But now we must see what we can do for you. Of course what Metaxa said was perfectly right. The pension is in itself no security at all, unless it were accompanied by a life assurance which would be an income in itself. It is no good whatever."

His clients' faces fell.

"But there is the second alternative. You might sell the pension right out. Speculative investors occasionally deal in such things. I have one client, a sporting man, who would be very likely to take it up if we could agree upon terms. Of course, I must follow Metaxa's example by sending for a doctor."

For the second time was the Admiral punched and tapped and listened to. This time, however, there could be no question of the qualifications of the doctor, a well-known Fellow of the College of Surgeons, and his report was as favorable as the other's had been adverse.

"He has the heart and chest of a man of forty," said he. "I can recommend his life as one of the best of his age that I have ever examined."

"That's well," said Mr. McAdam, making a note of the doctor's remarks, while the Admiral disbursed a second guinea. "Your price, I understand, is five thousand pounds. I can communicate with Mr. Elberry, my client, and let you know whether he cares to touch the matter. Meanwhile you can leave your pension papers here, and I will give you a receipt for them."

"Very well. I should like the money soon."

"That is why I am retaining the papers. If I can see Mr. Elberry to-day we may let you have a cheque to-morrow. Try another pinch. No? Well, good-bye. I am very happy to have been of service." Mr. McAdam bowed them out, for he was a very busy man, and they found themselves in the street once more with lighter hearts than when they had left it.

"Well, Westmacott, I am sure I am very much obliged to you," said the Admiral. "You have stood by me when I was the better for a little help, for I'm clean out of my soundings among these city sharks. But I've something to do now which is more in my own line, and I need not trouble you any more."

"Oh, it is no trouble. I have nothing to do. I never have anything to do. I don't suppose I could do it if I had. I should be delighted to come with you, sir, if I can be of any use."

"No, no, my lad. You go home again. It would be kind of you, though, if you would look in at number one when you get back and tell my wife that all's well with me, and that I'll be back in an hour or so."

"All right, sir. I'll tell her." Westmacott raised his hat and strode away to the westward, while the Admiral, after a hurried lunch, bent his steps towards the east.

It was a long walk, but the old seaman swung along at a rousing pace, leaving street after street behind him. The great business places dwindled down into commonplace shops and dwellings, which decreased and became more stunted, even as the folk who filled them did, until he was deep in the evil places of the eastern end. It was a land of huge, dark houses and of garish gin-shops, a land, too, where life moves irregularly and where adventures are to be gained—as the Admiral was to learn to his cost.

He was hurrying down one of the long, narrow, stone-flagged lanes between the double lines of crouching, disheveled women and of dirty children

who sat on the hollowed steps of the houses, and basked in the autumn sun. At one side was a barrowman with a load of walnuts, and beside the barrow a bedraggled woman with a black fringe and a chequered shawl thrown over her head. She was cracking walnuts and picking them out of the shells, throwing out a remark occasionally to a rough man in a rabbit-skin cap, with straps under the knees of his corduroy trousers, who stood puffing a black clay pipe with his back against the wall. What the cause of the quarrel was, or what sharp sarcasm from the woman's lips pricked suddenly through that thick skin may never be known, but suddenly the man took his pipe in his left hand, leaned forward, and deliberately struck her across the face with his right. It was a slap rather than a blow, but the woman gave a sharp cry and covered up against the barrow with her hand to her cheek.

"You infernal villain!" cried the Admiral, raising his stick. "You brute and blackguard!"

"Garn!" growled the rough, with the deep, rasping intonation of a savage. "Garn out o' this or I'll—" He took a step forward with uplifted hand, but in an instant down came cut number three upon his wrist, and cut number five across his thigh, and cut number one full in the center of his rabbit-skin cap. It was not a heavy stick, but it was strong enough to leave a good red weal wherever it fell. The rough yelled with pain, and rushed in, hitting with both hands, and kicking with his iron-shod boots, but the Admiral had still a quick foot and a true eye, so that he bounded backwards and sideways, still raining a shower of blows upon his savage antagonist. Suddenly, however, a pair of arms closed around his neck, and glancing backwards he caught a glimpse of the black coarse fringe of the woman whom he had befriended. "I've got him!" she shrieked. "I'll 'old 'im. Now, Bill, knock the tripe out of him!" Her grip was as strong as a man's, and her wrist pressed like an iron bar upon the Admiral's throat. He made a desperate effort to disengage himself, but the most that he could do was to swing her round, so as to place her between his adversary and himself. As it proved, it was the very best thing that he could have done. The rough, half-blinded and maddened by the blows which he had received, struck out with all his ungainly strength, just as his partner's head swung around in front of him. There was a noise like that of a stone hitting a wall, a deep groan, her grasp relaxed, and she dropped a dead weight upon the pavement, while the Admiral sprang back and raised his stick once more, ready either for attack or defense. Neither were needed, however, for at that moment there was a scattering of the crowd, and two police constables, burly and helmeted, pushed their way through the rabble. At the sight of them the rough took to his heels, and was instantly screened from view by a veil of his friends and neighbors.

"I have been assaulted," panted the Admiral. "This woman was attacked and I had to defend her."

"This is Bermondsey Sal," said one police officer, bending over the beragled heap of tattered shawl and dirty skirt. "She's got it hot this time."

"He was a shortish man, thick, with a beard."

"Ah, that's Black Davie. He's been up four times for beating her. He's about done the job now. If I were you I would let that sort settle their own little affairs, sir."

"Do you think that a man who holds the Queen's commission will stand by and see a woman struck?" cried the Admiral indignantly.

"Well, just as you like, sir. But you've lost your watch, I see."

"My watch!" He clapped his hand to his waistcoat. The chain was hanging down in front, and the watch gone.

He passed his hand over his forehead. "I would not have lost that watch for anything," said he. "No money could replace it. It was given me by the ship's company after our African cruise. It has an inscription."

The policeman shrugged his shoulders. "It comes from meddling," said he.

"What'll you give me if I tell you where it is?" said a sharp-faced boy among the crowd. "Will you gimme a quid?"

"Certainly."

"Well, where's the quid?"

The Admiral took a sovereign from his pocket. "Here it is."

"Then 'ere's the ticker!" The boy pointed to the clenched hand of the senseless woman. A glimmer of gold shone out from between the fingers, and on opening them up, there was the Admiral's chronometer. This interesting victim had throttled her protector with one hand, while she robbed him with the other.

The Admiral left his address with the policeman, satisfied that the woman was only stunned, not dead, and then set off upon his way once more, the poorer perhaps in his faith in human nature, but in very good spirits none the less. He walked with dilated nostrils and clenched hands, all glowing and tingling with the excitement of the combat, and warmed with the thought that he could still, when there was need, take his own part in a street brawl in spite of his three-score and odd years.

(TO BE CONTINUED.)

Mr. Kreuper's Narrow Escape.

Paul Kreuper, of South Bend, Ind., retiring township trustee, upon casting up his accounts found himself \$5,000 short, and, without waiting for a re-examination, and nearly crazy with excitement, he notified some of his bondsmen, and there was the mischief to pay. The deputy county auditor found Kreuper toying with a revolver and well nigh distracted, and the deputy sent him home and called in an expert. A re-examination demonstrated that not only was there no shortage, but that a balance was due to Mr. Kreuper.

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