

OUT OF THE CITY.

A STORY OF THE NEW WOMAN.

BY A. CONAN DOYLE



INTERNATIONAL PRESS ASSOCIATION.
CHAPTER XIII.

HEN Dr. Walker had departed, the Admiral packed all his possessions back into his sea chest, with the exception of one little brass-bound desk. This he unlocked, and took from it a dozen or so blue sheets of paper all mottled over with stamps and seals, with very large V. R.'s printed upon the heads of them. He tied these carefully into a small bundle, and placing them in the inner pocket of his coat, he seized his stick and hat.

"Oh, John, don't do this rash thing," cried Mrs. Denver, laying her hands upon his sleeve. "I have seen so little of you, John. Only three years since you left the service. Don't leave me again. I know it is weak of me, but I cannot bear it."

"There's my own brave lass," said he, smoothing down the grey-shot hair. "We've lived in honor together, mother, and, please God, in honor we'll die. No matter how debts are made, they have got to be met, and what the boy owes me. He has not the money, and how is he to find it? He can't find it. What then? It becomes my business, and there's only one way for it."

"But it may not be so very bad, John. Had we not best wait until after he sees these people tomorrow?"

"They may give him little time, lass. But I'll have a care that I don't go so far that I can't put back again. Now, mother, there's no use holding me. It's got to be done, and there's no sense in shirking it." He detached her fingers from his sleeve, pushed her gently back into an arm-chair, and hurried from the house.

In less than half an hour the Admiral was whirled into Victoria Station and found himself amid a dense bustling throng, who jostled and pushed in the crowded termini. His errand, which had seemed feasible enough in his own room, began now to present difficulties in the carrying out, and he puzzled over how he should take the first steps. Amid the stream of business men, each hurrying on his definite way, the old seaman in his gray tweed suit and black soft hat strode slowly along, his head sunk and his brow wrinkled in perplexity. Suddenly an idea occurred to him. He walked back to the railway stall and bought a daily paper. This he turned and turned until a certain column met his eye, when he smoothed it out, and carrying it over to a seat, proceeded to read it at his leisure.

And, indeed, as a man read that column, it seemed strange to him that there should still remain any one in this world of ours who should be in straits for want of money. Here were whole lines of gentlemen who were burdened with a surplus in their incomes, and who were loudly calling to the poor and needy to come and take it off their hands. Here was the guileless person who was not a professional moneylender, but who would be glad to correspond, etc. Here, too, was the accommodating individual who advanced sums from ten to ten thousand pounds without expense, security or delay. "The money actually paid over within a few hours," ran this fascinating advertisement, conjuring up a vision of swift messengers rushing with bags of gold to the aid of the poor struggler. A third gentleman did all business by personal application, advanced money on anything or nothing; the lightest and airiest promise was enough to content him according to his circular, and finally he never asked for more than five per cent. This struck the Admiral as far the most promising, and his wrinkles relaxed, and his frown softened away as he gazed at it. He folded up the paper, rose from the seat, and found himself face to face with Charles Westmacott.

"Hullo, Admiral!"

"Hullo, Westmacott!" Charles had always been a favorite of the seaman's. "What are you doing here?"

"Oh, I have been doing a little business for my aunt. But I have never seen you in London before."

"I hate the place. It smothered me. There's not a breath of clean air on this side of Greenwich. But maybe you know your way about pretty well in the city?"

"Well, I know something about it. You see I've never lived very far from it, and I do a good deal of my aunt's business."

"Maybe you know Bread Street?"

"It is out of Cheapside."

"Well then, how do you steer for it from here? You make me out a course and I'll keep to it."

"Why, Admiral, I have nothing to do. I'll take you there with pleasure."

"Will you, though? Well, I'd take it very kindly if you would. I have business there. Smith & Hanbury, financial agents, Bread Street."

The pair made their way to the river-side, and so down the Thames to St. Paul's landing—a mode of travel which was much more to the Admiral's taste than bus or cab. On the way he told his companion his mission and the causes which led to it. Charles Westmacott knew little enough of city life and the ways of business, but at least he had more experience in both than the Admiral, and he made up his mind not to leave him until the matter was settled.

"These are the people," said the Admiral, twisting round his paper, and pointing to the advertisement which had

seemed to him the most promising. "It sounds honest and above board, does it not? The personal interview looks as if there were no trickery, and then no one could object to five per cent."

"No, it seems fair enough."

"It is not pleasant to have to go hat in hand borrowing money, but there are times, as you may find before you are my age, Westmacott, when a man must stow away his pride. But there's their number, and their plate is on the corner of the door."

A narrow entrance was flanked on either side by a row of brasses, ranging upwards from the shipbrokers and the solicitors who occupied the ground floors, through a long succession of West Indian agents, architects, surveyors, and brokers, to the firm of which they were in quest. A winding stone stair, well carpeted and railed at first but growing shabbier with every landing, brought them past innumerable doors until, at last, just under the ground-glass roofing, the names of Smith & Hanbury were to be seen painted in large white letters across a panel, with a laconic invitation to push beneath it. Following out the suggestion, the Admiral and his companion found themselves in a dingy apartment, lit lit from a couple of glazed windows. An ink-stained table, littered with pens, papers, and almanacs, an American cloth sofa, three chairs of varying patterns, and a much-worn carpet, constituted all the furniture, save only a very large and obtrusive porcelain spittoon, and a gaudily framed and very somber picture which hung above the fireplace. Sitting in front of this picture, and staring gloomily at it, as being the only thing he could stare at, was a small, sallow-faced boy with a large head, who in the intervals of his art studies munched sedately at an apple.

"Is Mr. Smith or Mr. Hanbury in?" asked the Admiral.

"There ain't no such people," said the small boy.

"But you have the names on the door."

"Ah, that is the name of the firm, you see. It's only a name. It's Mr. Reuben Metaxa that you wants."

"Well, then, is he in?"

"No, he's not."

"When will he be back?"

"Can't tell, I'm sure. He's gone to lunch. Sometimes he takes one hour, and sometimes two. It'll be two today, I s'pect, for he said he was hungry afore he went."

"Then I suppose we had better call again," said the Admiral.

"Not a bit," cried Charles. "I know how to manage these little lumps. See here, you young varmint, here's a shilling for you. Run off and fetch your master. If you don't bring him here in five minutes I'll clump you on the side of the head when you get back. Shoof! Shoof!" He charged at the youth, who bolted from the room and clattered madly down-stairs.

"He'll fetch him," said Charles. "Let us make ourselves at home. This sofa does not feel over and above safe. It was not meant for fifteen-stone men. But this doesn't look quite the sort of place where one would expect to pick up money."

"Just what I was thinking," said the Admiral, looking ruefully about him.

"Ah, well! I have heard that the best furnished offices generally belong to the poorest firms. Let's hope it is the opposite here. They can't spend much on the management anyhow. That pumpkin-headed boy was the staff, I suppose. Ha, by Jove, that's his voice, and he's got our man, I think!"

As he spoke the youth appeared in the doorway with a small, brown, dried-up little chip of a man at his heels. He was clean shaven and blue-chinned, with bristling black hair, and keen brown eyes which shone out very brightly from between pouched under-lids and drooping upper ones. He advanced, glancing keenly from one to the other of his visitors, and slowly rubbing together his thin, blue-veined hands. The small boy closed the door behind him, and directly vanished.

"I am Mr. Reuben Metaxa," said the moneylender. "Was it about an advance you wished to see me?"

"Yes."

"For you, I presume?" turning to Charles Westmacott.

"No, for this gentleman."

The moneylender looked surprised.

"How much did you desire?"

"I thought of five thousand pounds," said the Admiral.

"And on what security?"

"I am a retired admiral of the British navy. You will find my name in the Navy List. There is my card. I have here my pension papers. I get £350 a year. I thought that perhaps if you were to hold these papers it would be security enough that I should pay you. You could draw my pension, and repay yourselves at the rate, say, of £500 a year, taking your five per cent interest as well."

"What interest?"

"Five per cent per annum."

Mr. Metaxa laughed. "Per annum!" he said. "Five per cent a month."

"A month! That would be sixty per cent a year."

"Precisely."

"But that is monstrous."

"I don't ask gentlemen to come to me. They come of their own free will. Those are my terms, and they can take it or leave it."

"Then I shall leave it." The Admiral rose angrily from his chair.

"But one moment, sir. Just sit down and we shall chat the matter over. Yours is a rather unusual case and we may find some other way of doing what you wish. Of course the security which you offer is no security at all, and no sane man would advance five thousand pounds on it."

"No security? Why not, sir?"

"You might die tomorrow. You are not a young man. What age are you?"

"Sixty-three."

Mr. Metaxa turned over a long column of figures. "Here is an actuary's table," said he. "At your time of life the average expectancy of life is only

a few years even in a well-preserved man."

"Do you mean to insinuate that I am not a well-preserved man?"

"Well, Admiral, it is a trying life at sea. Sailors in their younger days are gay dogs, and take it out of themselves. Then when they grow older they are still hard at it, and have no chance of rest or peace. I do not think a sailor's life a good one."

"I'll tell you what, sir," said the Admiral hotly. "If you have two pairs of gloves I'll undertake to knock you out under three rounds. Or I'll race you from here to St. Paul's, and my friend here will see fair. I'll let you see whether I'm an old man or not."

"This is beside the question," said the money-lender with a deprecatory shrug. "The point is that if you died to-morrow where would be the security then?"

"I could insure my life, and make the policy over to you."

"Your premiums for such a sum, if any office would have you, which I very much doubt, would come to close on five hundred a year. That would hardly suit your book."

"Well, sir, what do you intend to propose?" asked the Admiral.

"I might, to accommodate you, work it in another way. I should send for a medical man, and have an opinion upon your life. Then I might see what could be done."

"That is quite fair. I have no objection to that."

"There is a very clever doctor in the street here. Proudie is his name. John, go and fetch Doctor Proudie." The youth was dispatched upon his errand, while Mr. Metaxa sat at his desk, trimming his nails, and shooting out little comments upon the weather. Presently feet were heard upon the stairs, the moneylender hurried out, there was a sound of whispering, and he returned with a large, fat, greasy-looking man, clad in a much worn frock-coat, and a very dilapidated top hat.

"Doctor Proudie, gentlemen," said Mr. Metaxa.

The doctor bowed, smiled, whipped off his hat, and produced his stethoscope from its interior with the air of a conjurer upon the stage. "Which of these gentlemen am I to examine?" he asked, blinking from one to the other of them.

"Ah, it is you! Only your waistcoat! You need not undo your collar. Thank you! A full breath! Thank you! Ninety-nine! Thank you! Now hold your breath for a moment. Oh, dear, dear, what is this I hear?"

"What is it then?" asked the Admiral coolly.

"Tut! tut! This is a great pity. Have you had rheumatic fever?"

"Never."

"You have had some serious illness?"

"Never."

"Ah, you are an admiral. You have been abroad, tropics, malaria, ague—I know."

"I have never had a day's illness."

"Not to your knowledge; but you have inhaled unhealthy air, and it has left its effect. You have an organic murmur—slight but distinct."

"Is it dangerous?"

"It might at any time become so. You should not take violent exercise."

"Oh, indeed. It would hurt me to run a half mile?"

"It would be very dangerous."

"And a mile?"

"Would be almost certainly fatal."

"Then there is nothing else the matter?"

"No. But if the heart is weak, then everything is weak, and the life is not a sound one."

"You see, Admiral," remarked Mr. Metaxa, as the doctor secreted his stethoscope once more in his hat, "my remarks were not entirely uncalled for. I am sorry that the doctor's opinion is not more favorable, but this is a matter of business, and certain obvious precautions must be taken."

"Of course. Then the matter is at an end."

"Well, we might even now do business. I am most anxious to be of use to you. How long do you think, doctor, that this gentleman will in all probability live?"

"Well, well, it's rather a delicate question to answer," said Mr. Proudie, with a show of embarrassment.

"Not a bit, sir. Out with it! I have faced death too often to flinch from it now, though I saw it as near me as you are."

(TO BE CONTINUED.)

RIVERS OF THE DESERT.

Some of the Strange Pranks They Play Now and Then.

A large contractor is authority for the statement that in proportion to the number of streams, there are more bridges in arid regions than in any other section of the country. Of course, he only referred to such bridges as span what were formerly or are now the well defined channels of running water. In parts of the southwest creeks and rivers often appear and disappear so quickly that it is not known whence they come nor whither they go. Sometimes a stream vanishes and leaves no signs; sometimes its disappearance is marked by an increase of water in the neighboring river; sometimes it cuts for itself a nice channel, but whatever becomes of it the old bed is usually left perfectly dry. These changes generally take place after a flood and necessitate the construction of new bridges. One little rivulet in southern California has required the building of five distinct bridges. About two years ago the Southern Pacific railroad lost a stream called the Whitewater river, which had never been known to fall before. During the wet season it became an angry, turbulent and destructive food, but when the rain ceased, it gradually disappeared and left no traces of its future course.

A young explorer was sure that he could find the mouth of any stream, and so selecting one whose outlet was not known, he began his tour of investigation. After riding many hours through the heat and sand, his attention was for a short time attracted by other objects, when suddenly he remembered his mission, and looked for his river, but not a drop of water was in sight. "Well," he exclaimed, "I found that the damned thing went into the ground anyhow."

An old timer says that many of the smaller streams of the desert have no headwaters or outlets, but simply an initial and a final ending.

THAT ADDRESS ON EGYPT.

Prof. Flinders Petrie Holds That Arabs Cannot Become Englishmen.

Prof. Flinders Petrie's paper before the British association on the effects of modern civilization is one of the most remarkable contributions of our day to the literature of education. According to him, "every civilization is the growing product of a very complex set of conditions," and "to attempt to alter such a system apart from its conditions is impossible. No change is legitimate or beneficial to the real character of a people except what flows from conviction and the natural growth of the mind." To force upon other races a civilization "developed in a cold country, amid one of the hardest, least sympathetic, and most self-denying and calculating peoples of all the world, is death; we make a deathhouse and call it civilization. Scarcely a single race can bear the contact and the burden. And then we talk complacently about the mysterious decay of savages before white men." Of the modern Egyptian under the influence of Anglo-Saxon civilization he says: "The Europeanized Egyptian is in most cases the mere blotting paper of civilization. . . . You manufacture idiots. Some of the peasantry are taught to read and write, and the result of this burden which their fathers bore not is that they become an Egyptian who has had reading and writing thrust upon him, in every case that I have met with, half-witted, silly, or incapable of taking care of himself. . . . With the Copt this is quite different; his fathers have been scribes for thousands of years. . . . Observation of these people leads to the view that the average man cannot receive much more knowledge than his immediate ancestors. . . . Our bigoted belief in reading and writing is not in the least justified when we look at the mass of mankind." Concluding, he said: "It is the business of anthropology to step in and make a knowledge of other civilizations a part of all decent education. The origin and utility of the various customs and habits need to be pointed out, and in what way they are reasonable and needful to the well being of the community. And, above all, we ought to impress on every boy that this civilization-in which he grows is only one of innumerable experiments in life that have been tried; that it is by no means the only successful one, or, perhaps, not the most successful, that there has been, that there are many other solutions of the problems of community and culture which are as good as our own, and that no one solution will fit a different race, climate, or set of conditions. . . . The books required for such reading should cover the life of Greece, Rome, Babylon, Egypt and Mexico in ancient times; and China, India, Persia, Russia, Spain, and one or two low civilizations, such as the Andamans and the Zulus, in modern times. Neither histories nor travels are wanted for this purpose, but a selection of the literature which shall most illustrate the social life and frame of the community, with full explanations and illustrations. . . . Where no literature is available a vivid study of the nature of the practical working of their civilization should take its place."

Prof. Petrie holds that Arabs cannot become Englishmen. He says that the average man cannot receive much more knowledge than his immediate ancestors. He also says that the Europeanized Egyptian is in most cases the mere blotting paper of civilization.

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