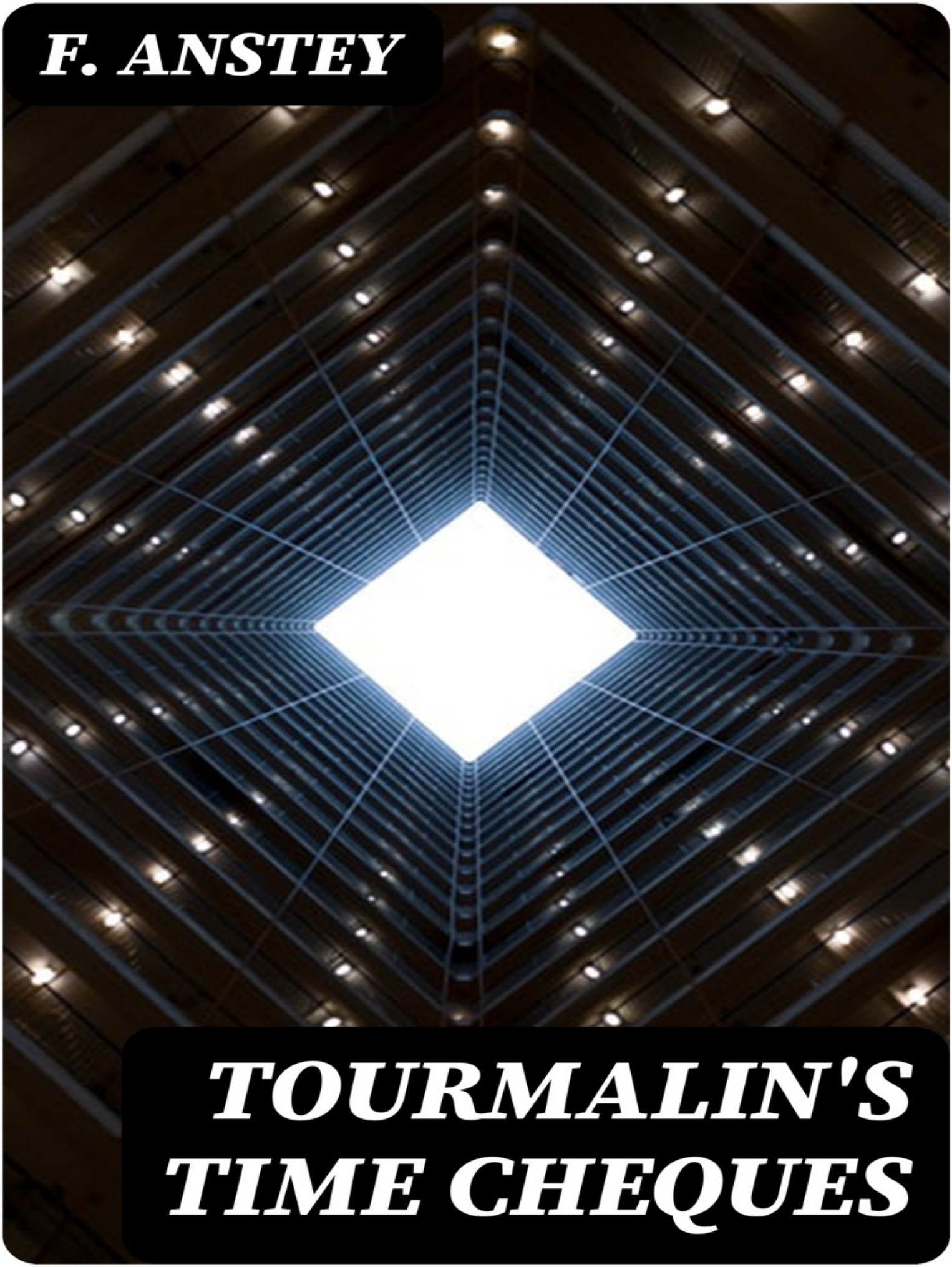
F. ANSTEY



TOURMALIN'S TIME CHEQUES

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THE PROLOGUE.

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Mr. Peter Tourmalin was sitting, or rather lying, in a steamer-chair on the first-class saloon-deck of the P. and O. steamer *Boomerang*, which had not been many days as yet on the voyage home from Sydney. He had been trying to read; but it was a hot morning, and the curry, of which he had partaken freely at breakfast, had made him feel a little heavy and disinclined for mental exertion just then, particularly as Buckle's *History of Civilisation*, the first volume of which he had brought up from the ship's library, is not exactly light literature at any time.

He wanted distraction of some sort, but he could not summon up sufficient energy to rise and pace the deck, as his only acquaintance on board, a Mr. Perkins, was doing with a breezy vigour which Tourmalin found himself feebly resenting.

Another alternative was open to him, it is true: not far away were other deck-chairs, in which some of the lady passengers were reading, writing, and chatting more or less languidly. There were not very many on board—for it was autumn, a time at which homeward-bound vessels are not

apt to be crowded;—but even in that small group there were one or two with whom it might have seemed possible to pass a little time in a pleasant and profitable manner. For instance, there was that tall, graceful girl in the navy-blue skirt, and the striped cotton blouse confined at her slender waist by a leathern belt. (Tourmalin, it should be mentioned, was in the habit of noticing the details of feminine costume.) She had regular features, grey eyes which lighted up whenever she spoke, and an expression of singular nobility and sweetness; her fair hair was fastened up in loose gleaming masses under her highly becoming straw hat.

Peter watched her surreptitiously, from time to time, from behind the third page of Buckle. She was attempting to read a novel; but her attention, like his own, wandered occasionally, and he even fancied that he surprised her now and then in the act of glancing at himself with a certain interest.

Near her was another girl, not quite so tall, and darker, but scarcely less pleasing in appearance. She wore a cool-looking pink frock, and her luxuriant bronze tresses were set off by a simple white-flannel cap. She held some embroidery in her listless fingers, but was principally occupied in gazing out to sea with a wistful and almost melancholy expression. Her eyes were soft and brown, and her features piquantly irregular; giving Peter, who considered himself no mean judge of female character, the impression of a highly emotional and enthusiastic temperament. He thought he saw signs that she also honoured him by her notice.

Peter was a flat-headed little man, with weak eyes and flaxen hair; but even flat-headed little men may indulge

these fancies at times, without grossly deceiving themselves. He knew, as one does learn such things on board ship, that the name of the first young lady was Tyrrell, and that she was the daughter of a judge who had been spending the Long Vacation in a voyage to recruit his health. Of the other, he knew no more than that she was a Miss Davenport.

At present, however, he had no personal acquaintance with either of them, and, in fact, as has already been said, knew nobody on board to speak to, except the energetic Mr. Perkins, a cheery man with a large fund of general information, who was going home on some business connected with a banking house in Melbourne.

And yet it is not difficult to make acquaintances on board ship, if a man cares to do so; accident or design will provide opportunities in plenty, and two or three days at sea are equivalent to at least as many weeks on shore. And Peter being quite aware of these facts, and by no means indifferent to the society of the other sex, which, indeed, he considered more interesting than that of his own, it would seem that he must have had some strong reason for having kept studiously apart from the social life on board the *Boomerang*.

He had a reason, and it was this: he was an engaged man, and on his probation. A bachelor, still under thirty, of desultory habits which unfitted him to shine in any profession, he had a competency—that refuge of the incompetent—which made him independent.

Some months previously he had had the good fortune to meet with a lady somewhat his junior in years, but endowed

with charms of mind and character which excited his admiration and reverence. He recognised that she supplied the qualities in which he felt himself deficient; he was weary of the rather purposeless life he had led. He wanted a wife who would regulate and organise his existence; and Miss Sophia Pinceney, with her decision and her thoroughness, was eminently the person to do it. So it was not long before he took courage and proposed to her.

Miss Pinceney, though she had been highly educated, and possessed a considerable fortune of her own, was by no means inclined to look unfavourably upon such a suitor. He might not be quite her intellectual equal, but he was anxious to improve his mind. He was amiable and amenable, and altogether likely, under careful guidance, to prove an excellent husband.

But she was prudent, and reason told her that the suddenness of Peter's passion was no guarantee of its enduring qualities. She had heard and seen too much of a rather catholic susceptibility in his nature, to feel it safe to incur so grave a risk as marriage until she had certain proof that his attachment to her was robust enough to bear the severest test; and to that test she was determined to submit him.

She consented to an engagement on one condition, that he was to take a long voyage. If he returned in the same mind, she would be sufficiently sure of his constancy to marry him as soon as he wished: if he did not, her misgivings would be amply justified. There was very little sentiment about Sophia; she took a practical and

philosophical view of the marriage union, as became a disciple of Ibsen.

"I like you, Peter," she told him frankly; "you have many qualities that endear you to me, but I don't feel that I can depend upon you at present. And from what I know of you, I fear it is only too probable that absence and the attractive society of a passenger-ship may lead you to discover that you have mistaken the depth of the feeling you entertain for me."

"But, look here, Sophia," he had expostulated; "if you're afraid of that, why do you make me go?"

"Because," she had replied, with her admirable common-sense, "because, if my fears should prove to be unhappily only too well-founded, I shall, at least, have made the discovery before it is too late."

And, in spite of all his protests, Peter had to go. Sophia sought to reconcile him to this necessity by pointing out the advantages of travel, the enlarging effect it would have upon his mind, and the opportunities a long sea-voyage afforded for regular and uninterrupted study on the lines she had already mapped out for him; but, despite these consolations, he went away in low spirits. When the moment came for parting, even the strong-minded Sophia was seized with a kind of compunction.

"Something tells me, Peter," she said, "that the ordeal will prove too much for you: in spite of your good resolutions, you will sooner or later be drawn into some flirtation which will make you forget me. I know you so well, Peter!"

"I wish you could show a little more confidence in me," he had answered, in a wounded tone. "Since I met you, Sophia, I have ceased to be the butterfly I was. But as you seem to doubt me, it may relieve your mind if I promise faithfully that, while I am away from you, I will never, under any inducement, allow myself to overstep the limits of the most ordinary civility towards any woman with whom I may be brought in contact. I swear it, Sophia! Are you satisfied now?"

Perhaps he had a secret prevision that a time might come when this oath would prove a salutary restraint upon his straying fancy, and it certainly had an immediate and most reassuring effect upon Sophia.

Tourmalin had gone out to Australia, had seen something of the country during his stay in the colony, and was now, as we have seen, on his return; and during the whole time his oath, to his great credit, had been literally and faithfully kept.

During the voyage out, he had been too persistently unwell to be inclined to dally with sentiment; but in his subsequent wanderings, he had avoided, or rather escaped, all intercourse with any Colonial ladies who might by any possibility affect his allegiance to Sophia, whose image consequently still held undisputed possession of his heart.

In case he should feel himself wavering at any time, he had been careful to provide himself with a talisman in the shape of a photograph, the mere sight of which would be instantly effectual. But somehow, since he had been on board the *Boomerang*, the occasions on which he had been driven to refer to this photograph had been growing more

and more frequent; while, at the same time, he had a tormenting consciousness that it took an increasingly longer time to work.

He brought it out now, and studied it attentively. It was the likeness of a girl without any great pretensions to beauty, with dark hair rolled neatly back from a massive brow that shone with intellectuality; penetrating eyes, whose keenness was generally tempered by folding-glasses; a large, firm mouth, and a square chin: altogether, the face of a young woman who would stand no trifling.

He put it back respectfully in his pocket; but the impulse to go across and drop, in an accidental fashion, into a vacant seat near one of those two girls was still unconquered. He was feeling so dull; he had got such a very little way into the *History of Civilisation*, a work which he was reading rather for Sophia's satisfaction than his own, and there was such a lot more of it! Might he not allow himself a brief holiday, and beguile the long weary morning with a little cheerful conversation? It was most unlikely, strict etiquette being by general consent suspended on board ship, that either young lady would resent a hazarded remark—at all events, he could but try.

But then his oath—his rash and voluntary oath to Sophia—what of that? He had not, it was true, debarred himself from ordinary civility; but could he be sure of keeping always within those bounds if the acquaintanceship was once established? He had reasons for doubting this very seriously. And, besides, had not Sophia more than hinted in her last letter that, as a reward for his fidelity, she might join the ship at Gibraltar with her mother, and so put an

earlier end to his term of probation? He could not be too careful. After holding out so long, it would be madness to relax his precautions now. No, he would resist these Sirens, like a modern Ulysses; though, in the latter's case, the Sirens were not actually on board, and, even then, the hero had to be lashed to the mast. But Tourmalin felt confident, notwithstanding, that he would prove at least as obdurate as the wily Greek.

He was not a strong-minded man; but he had one quality which is almost as valuable a safeguard against temptation as strength of mind—namely, timidity.

His love for his betrothed was chastened by a considerable dash of awe, and he was resolved not to compromise himself in her eyes just for the sake of a little temporary distraction.

At this point of his deliberations he looked at his watch: it was close upon twelve; only one hour to be got through before tiffin. Why, an hour was nothing; he could surely contrive to kill it over Buckle! A little courage, a little concentration, and he would certainly attain to an interest in "the laws which govern human actions."

The ship's bells were just striking; he counted the strokes: one, two, three, four, five—and no more! There must be some mistake; it could not possibly be only half-past ten. Why, it was hours since breakfast!

"Looking at your watch, eh?" said his friend Perkins, as he reached Peter's chair for about the hundredth time. "Ah! you're fast, I see. Haven't altered your watch yet? They've put the ship's clock back again this morning; nearly half-an-hour it was this time—it was rather less yesterday and the

day before: we shall go on gaining so much extra time a day, I suppose, till we get to Gib."

"You don't mean to tell me that!" exclaimed Peter, with a half-suppressed groan. If the time had seemed tedious and interminable enough before, how much more so was it now! How infinitely greater would the effort be to fix his thoughts resolutely on Buckle, and ignore the very existence of his distracting neighbours, now that it was to be daily prolonged in this exasperating manner!

"You don't seem to appreciate the arrangement?" remarked the Manager, as he allowed himself to drop cautiously—for he was a bulky man—into a hammock-chair beside Tourmalin.

"Appreciate it!" said Peter, with strong disgust. "Aren't there enough half-hours, and confoundedly long ones, too, in the day as it is, without having extra ones forced on you like this? And giving it to us in the daytime, too! They might at least put the clock back at night, when it wouldn't so much matter. I do think it's very bad management, I must say!"

His companion began a long explanation about the meridian, and sun's time, and ship's time, and Greenwich time, to which Peter gave but a very intermittent attention, so stupefied did he feel at this unwelcome discovery.

"It's a curious thing to think of," the other was saying thoughtfully, "that a man, by simply making a voyage like this, should make a clear gain of several hours which he would never have had at all if he had stayed at home!"

"I would much rather be without them" said Peter. "I find it quite difficult enough to spend the time as it is; and how

on earth I can spend any more, I don't know!"

"Why spend it, then?" asked his friend quietly.

"What else am I to do with it?"

"What else? See here, my friend; when you have an amount of spare cash that you've no immediate use for, you don't let it lie idle at home, do you? You pay it in to your credit at a bank, and let it remain on deposit till you *do* want it—eh? Well, then, why not treat your spare time as you would your spare cash. Do you see what I mean?"

"Not altogether," confessed Peter, considerably puzzled.

"It's simple enough nowadays. For instance, the establishment I have the honour to be connected with—the Anglo-Australian Joint Stock Time Bank Limited—confines itself, as you are doubtless aware, almost entirely to that class of business."

"Ah!" said Peter, no more enlightened than before, "does it indeed? Would you mind explaining what particular class of business it carries on? I don't quite understand."

"Bless my soul, sir!" said the Manager, rather irritably, "you must be uncommonly ignorant of financial matters not to have heard of this before! However, I will try to make it clear to you. I daresay you have heard that 'Time is Money'? Very well, all our operations are conducted on that principle. We are prepared to make advances, on good security of course, of time to almost any amount; and we are simply overwhelmed with applications for loans. Business men, as you may know, are perpetually pressed for time, and will consent to almost anything to obtain it. Our transactions in time, sir, are immense. Why, the amount of Time passing through our books annually during the last ten years,

averages—ah! about sixty centuries! That's pretty well, I think, sir?"

He was so perfectly business-like and serious that Peter almost forgot to see anything preposterous in what he said.

"It sounds magnificent," he said politely; "only, you see, I don't want to borrow any time myself. I've too much on my hands already."

"Just so," said the Manager; "but if you will kindly hear me out, I am coming to that. Lending time is only one side of our business; we are also ready to accept the charge of any spare time that customers may be willing to deposit with us, and, with our experience and facilities, I need hardly say that we are able to employ it to the best advantage. Now, say, for example, that you wish to open an account with us. Well, we'll take these spare half-hours of yours that are only an encumbrance to you at present, and if you choose to allow them to remain on deposit, they will carry interest at five per cent. per month; that is, five minutes on every hour and three-quarters, roughly, for each month, until you withdraw them. In that way alone, by merely leaving your time with us for six months you will gain—now, let me see—over three additional hours in compound interest on your original capital of ten hours or so. And no previous notice required before withdrawal! Let me tell you, sir, you will not find many banks do business on such terms as that!"

"No," said Peter, who could not follow all this arithmetic, "so I should imagine. Only, I don't quite see, if you will pardon my saying so, what particular advantage I should gain if I did open an account of this sort."