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THE WRECKER

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The Wrecker

EAN 8596547211372

DigiCat, 2022

Contact: DigiCat@okpublishing.info



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PROLOGUE.

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IN THE MARQUESAS.

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It was about three o'clock of a winter's afternoon in Tai-o-hae, the French capital and port of entry of the Marquesas Islands. The trades blew strong and squally; the surf roared loud on the shingle beach; and the fifty-ton schooner of war, that carries the flag and influence of France about the islands of the cannibal group, rolled at her moorings under Prison Hill. The clouds hung low and black on the surrounding amphitheatre of mountains; rain had fallen earlier in the day, real tropic rain, a waterspout for violence; and the green and gloomy brow of the mountain was still seamed with many silver threads of torrent.

In these hot and healthy islands winter is but a name. The rain had not refreshed, nor could the wind invigorate, the dwellers of Tai-o-hae: away at one end, indeed, the commandant was directing some changes in the residency garden beyond Prison Hill; and the gardeners, being all convicts, had no choice but to continue to obey. All other folks slumbered and took their rest: Vaekehu, the native queen, in her trim house under the rustling palms; the Tahitian commissary, in his beflagged official residence; the merchants, in their deserted stores; and even the club-servant in the club, his head fallen forward on the bottle-counter, under the map of the world and the cards of navy officers. In the whole length of the single shoreside street, with its scattered board houses looking to the sea, its grateful shade of palms and green jungle of puraos, no moving figure could be seen. Only, at the end of the rickety pier, that once (in the prosperous days of the American rebellion) was used to groan under the cotton of John Hart,

there might have been spied upon a pile of lumber the famous tattooed white man, the living curiosity of Tai-o-hae.

His eyes were open, staring down the bay. He saw the mountains droop, as they approached the entrance, and break down in cliffs; the surf boil white round the two sentinel islets; and between, on the narrow bight of blue horizon, Ua-pu upraise the ghost of her pinnacled mountain tops. But his mind would take no account of these familiar features; as he dodged in and out along the frontier line of sleep and waking, memory would serve him with broken fragments of the past: brown faces and white, of skipper and shipmate, king and chief, would arise before his mind and vanish; he would recall old voyages, old landfalls in the hour of dawn; he would hear again the drums beat for a man-eating festival; perhaps he would summon up the form of that island princess for the love of whom he had submitted his body to the cruel hands of the tattooer, and now sat on the lumber, at the pier-end of Tai-o-hae, so strange a figure of a European. Or perhaps from yet further back, sounds and scents of England and his childhood might assail him: the merry clamour of cathedral bells, the broom upon the foreland, the song of the river on the weir.

It is bold water at the mouth of the bay; you can steer a ship about either sentinel, close enough to toss a biscuit on the rocks. Thus it chanced that, as the tattooed man sat dozing and dreaming, he was startled into wakefulness and animation by the appearance of a flying jib beyond the western islet. Two more headsails followed; and before the tattooed man had scrambled to his feet, a topsail schooner, of some hundred tons, had luffed about the sentinel and was standing up the bay, close-hauled.

The sleeping city awakened by enchantment. Natives appeared upon all sides, hailing each other with the magic cry "Ehippy"—ship; the Queen stepped forth on her verandah, shading her eyes under a hand that was a

miracle of the fine art of tattooing; the commandant broke from his domestic convicts and ran into the residency for his glass; the harbour master, who was also the gaoler, came speeding down the Prison Hill; the seventeen brown Kanakas and the French boatswain's mate, that make up the complement of the war-schooner, crowded on the forward deck; and the various English, Americans, Germans, Poles, Corsicans, and Scots—the merchants and the clerks of Tai-o-hae—deserted their places of business, and gathered, according to invariable custom, on the road before the club.

So quickly did these dozen whites collect, so short are the distances in Tai-o-hae, that they were already exchanging guesses as to the nationality and business of the strange vessel, before she had gone about upon her second board towards the anchorage. A moment after, English colours were broken out at the main truck.

"I told you she was a Johnny Bull—knew it by her headsails," said an evergreen old salt, still qualified (if he could anywhere have found an owner unacquainted with his story) to adorn another quarter-deck and lose another ship.

"She has American lines, anyway," said the astute Scots engineer of the gin-mill; "it's my belief she's a yacht."

"That's it," said the old salt, "a yacht! look at her davits, and the boat over the stern."

"A yacht in your eye!" said a Glasgow voice. "Look at her red ensign! A yacht! not much she isn't!"

"You can close the store, anyway, Tom," observed a gentlemanly German. "Bon jour, mon Prince!" he added, as a dark, intelligent native cantered by on a neat chestnut. "Vous allez boire un verre de biere?"

But Prince Stanilas Moanadini, the only reasonably busy human creature on the island, was riding hot-spur to view this morning's landslip on the mountain road: the sun already visibly declined; night was imminent; and if he

would avoid the perils of darkness and precipice, and the fear of the dead, the haunters of the jungle, he must for once decline a hospitable invitation. Even had he been minded to alight, it presently appeared there would be difficulty as to the refreshment offered.

“Beer!” cried the Glasgow voice. “No such a thing; I tell you there's only eight bottles in the club! Here's the first time I've seen British colours in this port! and the man that sails under them has got to drink that beer.”

The proposal struck the public mind as fair, though far from cheering; for some time back, indeed, the very name of beer had been a sound of sorrow in the club, and the evenings had passed in dolorous computation.

“Here is Havens,” said one, as if welcoming a fresh topic. “What do you think of her, Havens?”

“I don't think,” replied Havens, a tall, bland, cool-looking, leisurely Englishman, attired in spotless duck, and deliberately dealing with a cigarette. “I may say I know. She's consigned to me from Auckland by Donald & Edenborough. I am on my way aboard.”

“What ship is she?” asked the ancient mariner.

“Haven't an idea,” returned Havens. “Some tramp they have chartered.”

With that he placidly resumed his walk, and was soon seated in the stern-sheets of a whaleboat manned by uproarious Kanakas, himself daintily perched out of the way of the least maculation, giving his commands in an unobtrusive, dinner-table tone of voice, and sweeping neatly enough alongside the schooner.

A weather-beaten captain received him at the gangway.

“You are consigned to us, I think,” said he. “I am Mr. Havens.”

"That is right, sir," replied the captain, shaking hands. "You will find the owner, Mr. Dodd, below. Mind the fresh paint on the house."

Havens stepped along the alley-way, and descended the ladder into the main cabin.

"Mr. Dodd, I believe," said he, addressing a smallish, bearded gentleman, who sat writing at the table. "Why," he cried, "it isn't Loudon Dodd?"

"Myself, my dear fellow," replied Mr. Dodd, springing to his feet with companionable alacrity. "I had a half-hope it might be you, when I found your name on the papers. Well, there's no change in you; still the same placid, fresh-looking Britisher."

"I can't return the compliment; for you seem to have become a Britisher yourself," said Havens.

"I promise you, I am quite unchanged," returned Dodd. "The red tablecloth at the top of the stick is not my flag; it's my partner's. He is not dead, but sleepeth. There he is," he added, pointing to a bust which formed one of the numerous unexpected ornaments of that unusual cabin.

Havens politely studied it. "A fine bust," said he; "and a very nice-looking fellow."

"Yes; he's a good fellow," said Dodd. "He runs me now. It's all his money."

"He doesn't seem to be particularly short of it," added the other, peering with growing wonder round the cabin.

"His money, my taste," said Dodd. "The black-walnut bookshelves are Old English; the books all mine—mostly Renaissance French. You should see how the beach-combers wilt away when they go round them looking for a change of Seaside Library novels. The mirrors are genuine Venice; that's a good piece in the corner. The daubs are mine—and his; the mudding mine."

"Mudding? What is that?" asked Havens.

"These bronzes," replied Dodd. "I began life as a sculptor."

"Yes; I remember something about that," said the other. "I think, too, you said you were interested in Californian real estate."

"Surely, I never went so far as that," said Dodd. "Interested? I guess not. Involved, perhaps. I was born an artist; I never took an interest in anything but art. If I were to pile up this old schooner to-morrow," he added, "I declare I believe I would try the thing again!"

"Insured?" inquired Havens.

"Yes," responded Dodd. "There's some fool in 'Frisco who insures us, and comes down like a wolf on the fold on the profits; but we'll get even with him some day."

"Well, I suppose it's all right about the cargo," said Havens.

"O, I suppose so!" replied Dodd. "Shall we go into the papers?"

"We'll have all to-morrow, you know," said Havens; "and they'll be rather expecting you at the club. C'est l'heure de l'absinthe. Of course, Loudon, you'll dine with me later on?"

Mr. Dodd signified his acquiescence; drew on his white coat, not without a trifling difficulty, for he was a man of middle age, and well-to-do; arranged his beard and moustaches at one of the Venetian mirrors; and, taking a broad felt hat, led the way through the trade-room into the ship's waist.

The stern boat was waiting alongside—a boat of an elegant model, with cushions and polished hard-wood fittings.

"You steer," observed Loudon. "You know the best place to land."

"I never like to steer another man's boat," replied Havens.

"Call it my partner's, and cry quits," returned Loudon, getting nonchalantly down the side.

Havens followed and took the yoke lines without further protest. "I am sure I don't know how you make this pay," he said. "To begin with, she is too big for the trade, to my taste; and then you carry so much style."

"I don't know that she does pay," returned Loudon. "I never pretend to be a business man. My partner appears happy; and the money is all his, as I told you—I only bring the want of business habits."

"You rather like the berth, I suppose?" suggested Havens.

"Yes," said Loudon; "it seems odd, but I rather do."

While they were yet on board, the sun had dipped; the sunset gun (a rifle) cracked from the war-schooner, and the colours had been handed down. Dusk was deepening as they came ashore; and the Cercle Internationale (as the club is officially and significantly named) began to shine, from under its low verandas, with the light of many lamps. The good hours of the twenty-four drew on; the hateful, poisonous day-fly of Nukahiva, was beginning to desist from its activity; the land-breeze came in refreshing draughts; and the club men gathered together for the hour of absinthe. To the commandant himself, to the man whom he was then contending with at billiards—a trader from the next island, honorary member of the club, and once carpenter's mate on board a Yankee war-ship—to the doctor of the port, to the Brigadier of Gendarmerie, to the opium farmer, and to all the white men whom the tide of commerce, or the chances of shipwreck and desertion, had stranded on the beach of Tai-o-hae, Mr. Loudon Dodd was formally presented; by all (since he was a man of pleasing exterior, smooth ways, and an unexceptionable flow of talk, whether in French or English) he was excellently well

received; and presently, with one of the last eight bottles of beer on a table at his elbow, found himself the rather silent centre-piece of a voluble group on the verandah.

Talk in the South Seas is all upon one pattern; it is a wide ocean, indeed, but a narrow world: you shall never talk long and not hear the name of Bully Hayes, a naval hero whose exploits and deserved extinction left Europe cold; commerce will be touched on, copra, shell, perhaps cotton or fungus; but in a far-away, dilettante fashion, as by men not deeply interested; through all, the names of schooners and their captains, will keep coming and going, thick as may-flies; and news of the last shipwreck will be placidly exchanged and debated. To a stranger, this conversation will at first seem scarcely brilliant; but he will soon catch the tone; and by the time he shall have moved a year or so in the island world, and come across a good number of the schooners so that every captain's name calls up a figure in pyjamas or white duck, and becomes used to a certain laxity of moral tone which prevails (as in memory of Mr. Hayes) on smuggling, ship-scuttling, barratry, piracy, the labour trade, and other kindred fields of human activity, he will find Polynesia no less amusing and no less instructive than Pall Mall or Paris.

Mr. Loudon Dodd, though he was new to the group of the Marquesas, was already an old, salted trader; he knew the ships and the captains; he had assisted, in other islands, at the first steps of some career of which he now heard the culmination, or (vice versa) he had brought with him from further south the end of some story which had begun in Tai-o-hae. Among other matter of interest, like other arrivals in the South Seas, he had a wreck to announce. The John T. Richards, it appeared, had met the fate of other island schooners.

"Dickinson piled her up on Palmerston Island," Dodd announced.

"Who were the owners?" inquired one of the club men.

"O, the usual parties!" returned Loudon—"Capsicum & Co."

A smile and a glance of intelligence went round the group; and perhaps Loudon gave voice to the general sentiment by remarking, "Talk of good business! I know nothing better than a schooner, a competent captain, and a sound, reliable reef."

"Good business! There's no such a thing!" said the Glasgow man. "Nobody makes anything but the missionaries—dash it!"

"I don't know," said another. "There's a good deal in opium."

"It's a good job to strike a tabooed pearl-island, say, about the fourth year," remarked a third; "skim the whole lagoon on the sly, and up stick and away before the French get wind of you."

"A pig nokket of cold is good," observed a German.

"There's something in wrecks, too," said Havens. "Look at that man in Honolulu, and the ship that went ashore on Waikiki Reef; it was blowing a kona, hard; and she began to break up as soon as she touched. Lloyd's agent had her sold inside an hour; and before dark, when she went to pieces in earnest, the man that bought her had feathered his nest. Three more hours of daylight, and he might have retired from business. As it was, he built a house on Beretania Street, and called it for the ship."

"Yes, there's something in wrecks sometimes," said the Glasgow voice; "but not often."

"As a general rule, there's deuced little in anything," said Havens.

"Well, I believe that's a Christian fact," cried the other. "What I want is a secret; get hold of a rich man by the right place, and make him squeal."

"I suppose you know it's not thought to be the ticket," returned Havens.

"I don't care for that; it's good enough for me," cried the man from Glasgow, stoutly. "The only devil of it is, a fellow can never find a secret in a place like the South Seas: only in London and Paris."

"M'Gibbon's been reading some dime-novel, I suppose," said one club man.

"He's been reading *Aurora Floyd*," remarked another.

"And what if I have?" cried M'Gibbon. "It's all true. Look at the newspapers! It's just your confounded ignorance that sets you snickering. I tell you, it's as much a trade as underwriting, and a dashed sight more honest."

The sudden acrimony of these remarks called Loudon (who was a man of peace) from his reserve. "It's rather singular," said he, "but I seem to have practised about all these means of livelihood."

"Tit you effer vind a nokket?" inquired the inarticulate German, eagerly.

"No. I have been most kinds of fool in my time," returned Loudon, "but not the gold-digging variety. Every man has a sane spot somewhere."

"Well, then," suggested some one, "did you ever smuggle opium?"

"Yes, I did," said Loudon.

"Was there money in that?"

"All the way," responded Loudon.

"And perhaps you bought a wreck?" asked another.

"Yes, sir," said Loudon.

"How did that pan out?" pursued the questioner.

"Well, mine was a peculiar kind of wreck," replied Loudon. "I don't know, on the whole, that I can recommend that

branch of industry."

"Did she break up?" asked some one.

"I guess it was rather I that broke down," says Loudon. "Head not big enough."

"Ever try the blackmail?" inquired Havens.

"Simple as you see me sitting here!" responded Dodd.

"Good business?"

"Well, I'm not a lucky man, you see," returned the stranger. "It ought to have been good."

"You had a secret?" asked the Glasgow man.

"As big as the State of Texas."

"And the other man was rich?"

"He wasn't exactly Jay Gould, but I guess he could buy these islands if he wanted."

"Why, what was wrong, then? Couldn't you get hands on him?"

"It took time, but I had him cornered at last; and then——"

"What then?"

"The speculation turned bottom up. I became the man's bosom friend."

"The deuce you did!"

"He couldn't have been particular, you mean?" asked Dodd pleasantly. "Well, no; he's a man of rather large sympathies."

"If you're done talking nonsense, Loudon," said Havens, "let's be getting to my place for dinner."

Outside, the night was full of the roaring of the surf. Scattered lights glowed in the green thicket. Native women came by twos and threes out of the darkness, smiled and ogled the two whites, perhaps wooed them with a strain of laughter, and went by again, bequeathing to the air a heady perfume of palm-oil and frangipani blossom. From the club

to Mr. Havens's residence was but a step or two, and to any dweller in Europe they must have seemed steps in fairyland. If such an one could but have followed our two friends into the wide-verandahed house, sat down with them in the cool trellised room, where the wine shone on the lamp-lighted tablecloth; tasted of their exotic food—the raw fish, the breadfruit, the cooked bananas, the roast pig served with the inimitable miti, and that king of delicacies, palm-tree salad; seen and heard by fits and starts, now peering round the corner of the door, now railing within against invisible assistants, a certain comely young native lady in a sacque, who seemed too modest to be a member of the family, and too imperious to be less; and then if such an one were whisked again through space to Upper Tooting, or wherever else he honored the domestic gods, “I have had a dream,” I think he would say, as he sat up, rubbing his eyes, in the familiar chimney-corner chair, “I have had a dream of a place, and I declare I believe it must be heaven.” But to Dodd and his entertainer, all this amenity of the tropic night and all these dainties of the island table, were grown things of custom; and they fell to meat like men who were hungry, and drifted into idle talk like men who were a trifle bored.

The scene in the club was referred to.

“I never heard you talk so much nonsense, Loudon,” said the host.

“Well, it seemed to me there was sulphur in the air, so I talked for talking,” returned the other. “But it was none of it nonsense.”

“Do you mean to say it was true?” cried Havens—“that about the opium and the wreck, and the blackmailing and the man who became your friend?”

“Every last word of it,” said Loudon.

“You seem to have been seeing life,” returned the other.

“Yes, it's a queer yarn,” said his friend; “if you think you would like, I'll tell it you.”

Here follows the yarn of Loudon Dodd, not as he told it to his friend, but as he subsequently wrote it.

THE YARN.

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CHAPTER I. A SOUND COMMERCIAL EDUCATION.

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The beginning of this yarn is my poor father's character. There never was a better man, nor a handsomer, nor (in my view) a more unhappy—unhappy in his business, in his pleasures, in his place of residence, and (I am sorry to say it) in his son. He had begun life as a land-surveyor, soon became interested in real estate, branched off into many other speculations, and had the name of one of the smartest men in the State of Muskegon. “Dodd has a big head,” people used to say; but I was never so sure of his capacity. His luck, at least, was beyond doubt for long; his assiduity, always. He fought in that daily battle of money-grubbing, with a kind of sad-eyed loyalty like a martyr's; rose early, ate fast, came home dispirited and over-weary, even from success; grudged himself all pleasure, if his nature was capable of taking any, which I sometimes wondered; and laid out, upon some deal in wheat or corner in aluminium, the essence of which was little better than highway robbery, treasures of conscientiousness and self-denial.

Unluckily, I never cared a cent for anything but art, and never shall. My idea of man's chief end was to enrich the world with things of beauty, and have a fairly good time myself while doing so. I do not think I mentioned that second part, which is the only one I have managed to carry out; but my father must have suspected the suppression, for he branded the whole affair as self-indulgence.

“Well,” I remember crying once, “and what is your life? You are only trying to get money, and to get it from other

people at that.”

He sighed bitterly (which was very much his habit), and shook his poor head at me. “Ah, Loudon, Loudon!” said he, “you boys think yourselves very smart. But, struggle as you please, a man has to work in this world. He must be an honest man or a thief, Loudon.”

You can see for yourself how vain it was to argue with my father. The despair that seized upon me after such an interview was, besides, embittered by remorse; for I was at times petulant, but he invariably gentle; and I was fighting, after all, for my own liberty and pleasure, he singly for what he thought to be my good. And all the time he never despaired. “There is good stuff in you, Loudon,” he would say; “there is the right stuff in you. Blood will tell, and you will come right in time. I am not afraid my boy will ever disgrace me; I am only vexed he should sometimes talk nonsense.” And then he would pat my shoulder or my hand with a kind of motherly way he had, very affecting in a man so strong and beautiful.

As soon as I had graduated from the high school, he packed me off to the Muskegon Commercial Academy. You are a foreigner, and you will have a difficulty in accepting the reality of this seat of education. I assure you before I begin that I am wholly serious. The place really existed, possibly exists to-day: we were proud of it in the State, as something exceptionally nineteenth century and civilized; and my father, when he saw me to the cars, no doubt considered he was putting me in a straight line for the Presidency and the New Jerusalem.

“Loudon,” said he, “I am now giving you a chance that Julius Caesar could not have given to his son—a chance to see life as it is, before your own turn comes to start in earnest. Avoid rash speculation, try to behave like a gentleman; and if you will take my advice, confine yourself to a safe, conservative business in railroads. Breadstuffs are

tempting, but very dangerous; I would not try breadstuffs at your time of life; but you may feel your way a little in other commodities. Take a pride to keep your books posted, and never throw good money after bad. There, my dear boy, kiss me good-by; and never forget that you are an only chick, and that your dad watches your career with fond suspense."

The commercial college was a fine, roomy establishment, pleasantly situate among woods. The air was healthy, the food excellent, the premium high. Electric wires connected it (to use the words of the prospectus) with "the various world centres." The reading-room was well supplied with "commercial organs." The talk was that of Wall Street; and the pupils (from fifty to a hundred lads) were principally engaged in rooking or trying to rook one another for nominal sums in what was called "college paper." We had class hours, indeed, in the morning, when we studied German, French, book-keeping, and the like goodly matters; but the bulk of our day and the gist of the education centred in the exchange, where we were taught to gamble in produce and securities. Since not one of the participants possessed a bushel of wheat or a dollar's worth of stock, legitimate business was of course impossible from the beginning. It was cold-drawn gambling, without colour or disguise. Just that which is the impediment and destruction of all genuine commercial enterprise, just that we were taught with every luxury of stage effect. Our simulacrum of a market was ruled by the real markets outside, so that we might experience the course and vicissitude of prices. We must keep books, and our ledgers were overhauled at the month's end by the principal or his assistants. To add a spice of verisimilitude, "college paper" (like poker chips) had an actual marketable value. It was bought for each pupil by anxious parents and guardians at the rate of one cent for the dollar. The same pupil, when his education was complete, resold, at the same figure, so much as was left

him to the college; and even in the midst of his curriculum, a successful operator would sometimes realize a proportion of his holding, and stand a supper on the sly in the neighbouring hamlet. In short, if there was ever a worse education, it must have been in that academy where Oliver met Charlie Bates.

When I was first guided into the exchange to have my desk pointed out by one of the assistant teachers, I was overwhelmed by the clamour and confusion. Certain blackboards at the other end of the building were covered with figures continually replaced. As each new set appeared, the pupils swayed to and fro, and roared out aloud with a formidable and to me quite meaningless vociferation; leaping at the same time upon the desks and benches, signalling with arms and heads, and scribbling briskly in note-books. I thought I had never beheld a scene more disagreeable; and when I considered that the whole traffic was illusory, and all the money then upon the market would scarce have sufficed to buy a pair of skates, I was at first astonished, although not for long. Indeed, I had no sooner called to mind how grown-up men and women of considerable estate will lose their temper about half-penny points, than (making an immediate allowance for my fellow-students) I transferred the whole of my astonishment to the assistant teacher, who—poor gentleman—had quite forgot to show me to my desk, and stood in the midst of this hurly-burly, absorbed and seemingly transported.

“Look, look,” he shouted in my ear; “a falling market! The bears have had it all their own way since yesterday.”

“It can't matter,” I replied, making him hear with difficulty, for I was unused to speak in such a babel, “since it is all fun.”

“True,” said he; “and you must always bear in mind that the real profit is in the book-keeping. I trust, Dodd, to be able to congratulate you upon your books. You are to start in

with ten thousand dollars of college paper, a very liberal figure, which should see you through the whole curriculum, if you keep to a safe, conservative business.... Why, what's that?" he broke off, once more attracted by the changing figures on the board. "Seven, four, three! Dodd, you are in luck: this is the most spirited rally we have had this term. And to think that the same scene is now transpiring in New York, Chicago, St. Louis, and rival business centres! For two cents, I would try a flutter with the boys myself," he cried, rubbing his hands; "only it's against the regulations."

"What would you do, sir?" I asked.

"Do?" he cried, with glittering eyes. "Buy for all I was worth!"

"Would that be a safe, conservative business?" I inquired, as innocent as a lamb.

He looked daggers at me. "See that sandy-haired man in glasses?" he asked, as if to change the subject. "That's Billson, our most prominent undergraduate. We build confidently on Billson's future. You could not do better, Dodd, than follow Billson."

Presently after, in the midst of a still growing tumult, the figures coming and going more busily than ever on the board, and the hall resounding like Pandemonium with the howls of operators, the assistant teacher left me to my own resources at my desk. The next boy was posting up his ledger, figuring his morning's loss, as I discovered later on; and from this ungenial task he was readily diverted by the sight of a new face.

"Say, Freshman," he said, "what's your name? What? Son of Big Head Dodd? What's your figure? Ten thousand? O, you're away up! What a soft-headed clam you must be to touch your books!"

I asked him what else I could do, since the books were to be examined once a month.

“Why, you galoot, you get a clerk!” cries he. “One of our dead beats—that's all they're here for. If you're a successful operator, you need never do a stroke of work in this old college.”

The noise had now become deafening; and my new friend, telling me that some one had certainly “gone down,” that he must know the news, and that he would bring me a clerk when he returned, buttoned his coat and plunged into the tossing throng. It proved that he was right: some one had gone down; a prince had fallen in Israel; the corner in lard had proved fatal to the mighty; and the clerk who was brought back to keep my books, spare me all work, and get all my share of the education, at a thousand dollars a month, college paper (ten dollars, United States currency) was no other than the prominent Billson whom I could do no better than follow. The poor lad was very unhappy. It's the only good thing I have to say for Muskegon Commercial College, that we were all, even the small fry, deeply mortified to be posted as defaulters; and the collapse of a merchant prince like Billson, who had ridden pretty high in his days of prosperity, was, of course, particularly hard to bear. But the spirit of make-believe conquered even the bitterness of recent shame; and my clerk took his orders, and fell to his new duties, with decorum and civility.

Such were my first impressions in this absurd place of education; and, to be frank, they were far from disagreeable. As long as I was rich, my evenings and afternoons would be my own; the clerk must keep my books, the clerk could do the jostling and bawling in the exchange; and I could turn my mind to landscape-painting and Balzac's novels, which were then my two preoccupations. To remain rich, then, became my problem; or, in other words, to do a safe, conservative line of business. I am looking for that line still; and I believe the nearest thing to it in this imperfect world is the sort of

speculation sometimes insidiously proposed to childhood, in the formula, "Heads, I win; tails, you lose." Mindful of my father's parting words, I turned my attention timidly to railroads; and for a month or so maintained a position of inglorious security, dealing for small amounts in the most inert stocks, and bearing (as best I could) the scorn of my hired clerk. One day I had ventured a little further by way of experiment; and, in the sure expectation they would continue to go down, sold several thousand dollars of Pan-Handle Preference (I think it was). I had no sooner made this venture than some fools in New York began to bull the market; Pan-Handles rose like a balloon; and in the inside of half an hour I saw my position compromised. Blood will tell, as my father said; and I stuck to it gallantly: all afternoon I continued selling that infernal stock, all afternoon it continued skying. I suppose I had come (a frail cockle-shell) athwart the hawse of Jay Gould; and, indeed, I think I remember that this vagary in the market proved subsequently to be the first move in a considerable deal. That evening, at least, the name of H. Loudon Dodd held the first rank in our collegiate gazette, and I and Billson (once more thrown upon the world) were competing for the same clerkship. The present object takes the present eye. My disaster, for the moment, was the more conspicuous; and it was I that got the situation. So you see, even in Muskegon Commercial College, there were lessons to be learned.

For my own part, I cared very little whether I lost or won at a game so random, so complex, and so dull; but it was sorry news to write to my poor father, and I employed all the resources of my eloquence. I told him (what was the truth) that the successful boys had none of the education; so that if he wished me to learn, he should rejoice at my misfortune. I went on (not very consistently) to beg him to set me up again, when I would solemnly promise to do a safe business in reliable railroads. Lastly (becoming

somewhat carried away), I assured him I was totally unfit for business, and implored him to take me away from this abominable place, and let me go to Paris to study art. He answered briefly, gently, and sadly, telling me the vacation was near at hand, when we could talk things over.

When the time came, he met me at the depot, and I was shocked to see him looking older. He seemed to have no thought but to console me and restore (what he supposed I had lost) my courage. I must not be down-hearted; many of the best men had made a failure in the beginning. I told him I had no head for business, and his kind face darkened. "You must not say that, Loudon," he replied; "I will never believe my son to be a coward."

"But I don't like it," I pleaded. "It hasn't got any interest for me, and art has. I know I could do more in art," and I reminded him that a successful painter gains large sums; that a picture of Meissonier's would sell for many thousand dollars.

"And do you think, Loudon," he replied, "that a man who can paint a thousand dollar picture has not grit enough to keep his end up in the stock market? No, sir; this Mason (of whom you speak) or our own American Bierstadt—if you were to put them down in a wheat pit to-morrow, they would show their mettle. Come, Loudon, my dear; heaven knows I have no thought but your own good, and I will offer you a bargain. I start you again next term with ten thousand dollars; show yourself a man, and double it, and then (if you still wish to go to Paris, which I know you won't) I'll let you go. But to let you run away as if you were whipped, is what I am too proud to do."

My heart leaped at this proposal, and then sank again. It seemed easier to paint a Meissonier on the spot than to win ten thousand dollars on that mimic stock exchange. Nor could I help reflecting on the singularity of such a test for a

man's capacity to be a painter. I ventured even to comment on this.

He sighed deeply. "You forget, my dear," said he, "I am a judge of the one, and not of the other. You might have the genius of Bierstadt himself, and I would be none the wiser."

"And then," I continued, "it's scarcely fair. The other boys are helped by their people, who telegraph and give them pointers. There's Jim Costello, who never budes without a word from his father in New York. And then, don't you see, if anybody is to win, somebody must lose?"

"I'll keep you posted," cried my father, with unusual animation; "I did not know it was allowed. I'll wire you in the office cipher, and we'll make it a kind of partnership business, Loudon:—Dodd & Son, eh?" and he patted my shoulder and repeated, "Dodd & Son, Dodd & Son," with the kindest amusement.

If my father was to give me pointers, and the commercial college was to be a stepping-stone to Paris, I could look my future in the face. The old boy, too, was so pleased at the idea of our association in this foolery that he immediately plucked up spirit. Thus it befell that those who had met at the depot like a pair of mutes, sat down to table with holiday faces.

And now I have to introduce a new character that never said a word nor wagged a finger, and yet shaped my whole subsequent career. You have crossed the States, so that in all likelihood you have seen the head of it, parcel-gilt and curiously fluted, rising among trees from a wide plain; for this new character was no other than the State capitol of Muskegon, then first projected. My father had embraced the idea with a mixture of patriotism and commercial greed both perfectly genuine. He was of all the committees, he had subscribed a great deal of money, and he was making arrangements to have a finger in most of the contracts.

Competitive plans had been sent in; at the time of my return from college my father was deep in their consideration; and as the idea entirely occupied his mind, the first evening did not pass away before he had called me into council. Here was a subject at last into which I could throw myself with pleasurable zeal. Architecture was new to me, indeed; but it was at least an art; and for all the arts I had a taste naturally classical and that capacity to take delighted pains which some famous idiot has supposed to be synonymous with genius. I threw myself headlong into my father's work, acquainted myself with all the plans, their merits and defects, read besides in special books, made myself a master of the theory of strains, studied the current prices of materials, and (in one word) "devilled" the whole business so thoroughly, that when the plans came up for consideration, Big Head Dodd was supposed to have earned fresh laurels. His arguments carried the day, his choice was approved by the committee, and I had the anonymous satisfaction to know that arguments and choice were wholly mine. In the recasting of the plan which followed, my part was even larger; for I designed and cast with my own hand a hot-air grating for the offices, which had the luck or merit to be accepted. The energy and aptitude which I displayed throughout delighted and surprised my father, and I believe, although I say it whose tongue should be tied, that they alone prevented Muskegon capitol from being the eyesore of my native State.

Altogether, I was in a cheery frame of mind when I returned to the commercial college; and my earlier operations were crowned with a full measure of success. My father wrote and wired to me continually. "You are to exercise your own judgment, Loudon," he would say. "All that I do is to give you the figures; but whatever operation you take up must be upon your own responsibility, and whatever you earn will be entirely due to your own dash and