I have said hard words of San Francisco; they must scarce be literally understood (one cannot suppose the Israelites did justice to the land of Pharaoh); and the city took a fine revenge of me on my return. She had never worn a more becoming guise; the sun shone, the air was lively, the people had flowers in their button-holes and smiles upon their faces; and as I made my way towards Jim's place of employment, with some very black anxieties at heart, I seemed to myself a blot on the surrounding gaiety.

My destination was in a by-street in a mean, rickety building; "The Franklin H. Dodge Steam Printing Company" appeared upon its front, and in characters of greater freshness, so as to suggest recent conversion, the watch-cry, "White Labour Only." In the office, in a dusty pen, Jim sat alone before a table. A wretched change had overtaken him in clothes, body, and bearing; he looked sick and shabby; he who had once rejoiced in his day's employment, like a horse among pastures, now sat staring on a column of accounts, idly chewing a pen, at times heavily sighing, the picture of inefficiency and inattention. He was sunk deep in a painful reverie; he neither saw nor heard me; and I stood and watched him unobserved. I had a sudden vain relenting. Repentance bludgeoned me. As I had predicted to Nares, I stood and kicked myself. Here was I come home again, my honour saved; there was my friend in want of rest, nursing, and a generous diet; and I asked myself with Falstaff,

"What is in that word honour? what is that honour?" and, like Falstaff, I told myself that it was air.

"Jim!" said I.

"Loudon!" he gasped, and jumped from his chair and stood shaking.

The next moment I was over the barrier, and we were hand in hand.

"My poor old man!" I cried.

"Thank God, you're home at last!" he gulped, and kept patting my shoulder with his hand.

"I've no good news for you, Jim!" said I.

"You've come--that's the good news that I want," he replied. "O, how I've longed for you, Loudon!"

"I couldn't do what you wrote me," I said, lowering my voice. "The creditors have it all. I couldn't do it."

"Ssh!" returned Jim. "I was crazy when wrote. I could never have looked Mamie in the face if we had done it. O, Loudon, what a gift that woman is! You think you know something of life: you just don't know anything. It's the GOODNESS of the woman, it's a revelation!"

"That's all right," said I. "That's how I hoped to hear you, Jim."

"And so the Flying Scud was a fraud," he resumed. "I didn't quite understand your letter, but I made out that."

"Fraud is a mild term for it," said I. "The creditors will never believe what fools we were. And that reminds me," I continued, rejoicing in the transition, "how about the bankruptcy?"

"You were lucky to be out of that," answered Jim, shaking his head;
"you were lucky not to see the papers. The _Occidental_ called me a
fifth-rate Kerbstone broker with water on the brain; another said I was
a tree-frog that had got into the same meadow with Longhurst, and
had blown myself out till I went pop. It was rough on a man in his
honeymoon; so was what they said about my looks, and what I had on, and
the way I perspired. But I braced myself up with the Flying Scud. How
did it exactly figure out anyway? I don't seem to catch on to that
story, Loudon."

"The devil you don't!" thinks I to myself; and then aloud: "You see we had neither one of us good luck. I didn't do much more than cover current expenses; and you got floored immediately. How did we come to go so soon?"

"Well, we'll have to have a talk over all this," said Jim with a sudden

start. "I should be getting to my books; and I guess you had better go up right away to Mamie. She's at Speedy's. She expects you with impatience. She regards you in the light of a favourite brother, Loudon."

Any scheme was welcome which allowed me to postpone the hour of explanation, and avoid (were it only for a breathing space) the topic of the Flying Scud. I hastened accordingly to Bush Street. Mrs. Speedy, already rejoicing in the return of a spouse, hailed me with acclamation. "And it's beautiful you're looking, Mr. Dodd, my dear," she was kind enough to say. "And a miracle they naygur waheenies let ye lave the oilands. I have my suspicions of Shpeedy," she added, roguishly. "Did ye see him after the naygresses now?"

I gave Speedy an unblemished character.

"The one of ye will niver bethray the other," said the playful dame, and ushered me into a bare room, where Mamie sat working a type-writer.

I was touched by the cordiality of her greeting. With the prettiest gesture in the world she gave me both her hands; wheeled forth a chair; and produced, from a cupboard, a tin of my favourite tobacco, and a book of my exclusive cigarette papers.

"There!" she cried; "you see, Mr. Loudon, we were all prepared for you; the things were bought the very day you sailed."

I imagined she had always intended me a pleasant welcome; but the certain fervour of sincerity, which I could not help remarking, flowed from an unexpected source. Captain Nares, with a kindness for which I can never be sufficiently grateful, had stolen a moment from his occupations, driven to call on Mamie, and drawn her a generous picture of my prowess at the wreck. She was careful not to breathe a word of this interview, till she had led me on to tell my adventures for myself.

"Ah! Captain Nares was better," she cried, when I had done. "From your account, I have only learned one new thing, that you are modest as well as brave."

I cannot tell with what sort of disclamation I sought to reply.

"It is of no use," said Mamie. "I know a hero. And when I heard of you working all day like a common labourer, with your hands bleeding and your nails broken--and how you told the captain to 'crack on' (I think he said) in the storm, when he was terrified himself--and the danger of that horrid mutiny"--(Nares had been obligingly dipping his brush in earthquake and eclipse)--"and how it was all done, in part at least, for Jim and me--I felt we could never say how we admired and thanked you."

"Mamie," I cried, "don't talk of thanks; it is not a word to be used between friends. Jim and I have been prosperous together; now we shall be poor together. We've done our best, and that's all that need be said. The next thing is for me to find a situation, and send you and Jim up country for a long holiday in the redwoods--for a holiday Jim has got to have."

"Jim can't take your money, Mr. Loudon," said Mamie.

"Jim?" cried I. "He's got to. Didn't I take his?"

Presently after, Jim himself arrived, and before he had yet done mopping his brow, he was at me with the accursed subject. "Now, Loudon," said he, "here we are all together, the day's work done and the evening before us; just start in with the whole story."

"One word on business first," said I, speaking from the lips outward, and meanwhile (in the private apartments of my brain) trying for the thousandth time to find some plausible arrangement of my story. "I want to have a notion how we stand about the bankruptcy."

"O, that's ancient history," cried Jim. "We paid seven cents, and a wonder we did as well. The receiver----" (methought a spasm seized him at the name of this official, and he broke off). "But it's all past and done with anyway; and what I want to get at is the facts about the wreck. I don't seem to understand it; appears to me like as there was something underneath."

"There was nothing IN it, anyway," I said, with a forced laugh.

"That's what I want to judge of," returned Jim.

"How the mischief is it I can never keep you to that bankruptcy? It looks as if you avoided it," said I--for a man in my situation, with unpardonable folly.

"Don't it look a little as if you were trying to avoid the wreck?" asked Jim.

It was my own doing; there was no retreat. "My dear fellow, if you make a point of it, here goes!" said I, and launched with spurious gaiety into the current of my tale. I told it with point and spirit; described the island and the wreck, mimicked Anderson and the Chinese, maintained the suspense.... My pen has stumbled on the fatal word. I maintained the suspense so well that it was never relieved; and when I stopped--I dare not say concluded, where there was no conclusion--I found Jim and Mamie regarding me with surprise.

"Well?" said Jim.

"Well, that's all," said I.

"But how do you explain it?" he asked.

"I can't explain it," said I.

Mamie wagged her head ominously.

"But, great Caesar's ghost! the money was offered!" cried Jim. "It won't do, Loudon; it's nonsense, on the face of it! I don't say but what you and Nares did your best; I'm sure, of course, you did; but I do say, you got fooled. I say the stuff is in that ship to-day, and I say I mean to get it."

"There is nothing in the ship, I tell you, but old wood and iron!" said I.

"You'll see," said Jim. "Next time I go myself. I'll take Mamie for the trip; Longhurst won't refuse me the expense of a schooner. You wait till I get the searching of her."

"But you can't search her!" cried I. "She's burned."

"Burned!" cried Mamie, starting a little from the attitude of quiescent capacity in which she had hitherto sat to hear me, her hands folded in her lap.

There was an appreciable pause.

"I beg your pardon, Loudon," began Jim at last, "but why in snakes did

you burn her?"

"It was an idea of Nares's," said I.

"This is certainly the strangest circumstance of all," observed Mamie.

"I must say, Loudon, it does seem kind of unexpected," added Jim. "It seems kind of crazy even. What did you--what did Nares expect to gain by burning her?"

"I don't know; it didn't seem to matter; we had got all there was to get," said I.

"That's the very point," cried Jim. "It was quite plain you hadn't."

"What made you so sure?" asked Mamie.

"How can I tell you?" I cried. "We had been all through her. We WERE sure; that's all that I can say."

"I begin to think you were," she returned, with a significant emphasis.

Jim hurriedly intervened. "What I don't quite make out, Loudon, is that you don't seem to appreciate the peculiarities of the thing," said he.

"It doesn't seem to have struck you same as it does me."

"Pshaw! why go on with this?" cried Mamie, suddenly rising. "Mr. Dodd is not telling us either what he thinks or what he knows."

"Mamie!" cried Jim.

"You need not be concerned for his feelings, James; he is not concerned for yours," returned the lady. "He dare not deny it, besides. And this is not the first time he has practised reticence. Have you forgotten that he knew the address, and did not tell it you until that man had escaped?"

Jim turned to me pleadingly--we were all on our feet. "Loudon," he said, "you see Mamie has some fancy; and I must say there's just a sort of a shadow of an excuse; for it IS bewildering--even to me, Loudon, with my trained business intelligence. For God's sake, clear it up."

"This serves me right," said I. "I should not have tried to keep you in the dark; I should have told you at first that I was pledged to secrecy; I should have asked you to trust me in the beginning. It is all I can do now. There is more of the story, but it concerns none of us, and my tongue is tied. I have given my word of honour. You must trust me and try to forgive me."

"I daresay I am very stupid, Mr. Dodd," began Mamie, with an alarming sweetness, "but I thought you went upon this trip as my husband's

representative and with my husband's money? You tell us now that you are pledged, but I should have thought you were pledged first of all to James. You say it does not concern us; we are poor people, and my husband is sick, and it concerns us a great deal to understand how we come to have lost our money, and why our representative comes back to us with nothing. You ask that we should trust you; you do not seem to understand; the question we are asking ourselves is whether we have not trusted you too much."

"I do not ask you to trust me," I replied. "I ask Jim. He knows me."

"You think you can do what you please with James; you trust to his affection, do you not? And me, I suppose, you do not consider," said Mamie. "But it was perhaps an unfortunate day for you when we were married, for I at least am not blind. The crew run away, the ship is sold for a great deal of money, you know that man's address and you conceal it, you do not find what you were sent to look for, and yet you burn the ship; and now, when we ask explanations, you are pledged to secrecy! But I am pledged to no such thing; I will not stand by in silence and see my sick and ruined husband betrayed by his condescending friend. I will give you the truth for once. Mr. Dodd, you have been bought and sold."

"Mamie," cried Jim, "no more of this! It's me you're striking; it's only me you hurt. You don't know, you cannot understand these things. Why, to-day, if it hadn't been for Loudon, I couldn't have looked you in the

face. He saved my honesty."

"I have heard plenty of this talk before," she replied. "You are a sweet-hearted fool, and I love you for it. But I am a clear-headed woman; my eyes are open, and I understand this man's hypocrisy. Did he not come here to-day and pretend he would take a situation--pretend he would share his hard-earned wages with us until you were well? Pretend! It makes me furious! His wages! a share of his wages! That would have been your pittance, that would have been your share of the Flying Scud--you who worked and toiled for him when he was a beggar in the streets of Paris. But we do not want your charity; thank God, I can work for my own husband! See what it is to have obliged a gentleman. He would let you pick him up when he was begging; he would stand and look on, and let you black his shoes, and sneer at you. For you were always sneering at my James; you always looked down upon him in your heart, you know it!" She turned back to Jim. "And now when he is rich," she began, and then swooped again on me. "For you are rich, I dare you to deny it; I defy you to look me in the face and try to deny that you are rich--rich with our money--my husband's money----"

Heaven knows to what a height she might have risen, being, by this time, bodily whirled away in her own hurricane of words. Heart-sickness, a black depression, a treacherous sympathy with my assailant, pity unutterable for poor Jim, already filled, divided, and abashed my spirit. Flight seemed the only remedy; and making a private sign to Jim, as if to ask permission, I slunk from the unequal field.

I was but a little way down the street, when I was arrested by the sound of some one running, and Jim's voice calling me by name. He had followed me with a letter which had been long awaiting my return.

I took it in a dream. "This has been a devil of a business," said I.

"Don't think hard of Mamie," he pleaded. "It's the way she's made; it's her high-toned loyalty. And of course I know it's all right. I know your sterling character; but you didn't, somehow, make out to give us the thing straight, Loudon. Anybody might have--I mean it--I mean----"

"Never mind what you mean, my poor Jim," said I. "She's a gallant little woman and a loyal wife: and I thought her splendid. My story was as fishy as the devil. I'll never think the less of either her or you."

"It'll blow over; it must blow over," said he.

"It never can," I returned, sighing: "and don't you try to make it!

Don't name me, unless it's with an oath. And get home to her right away.

Good by, my best of friends. Good by, and God bless you. We shall never meet again."

"O Loudon, that we should live to say such words!" he cried.

I had no views on life, beyond an occasional impulse to commit suicide,

or to get drunk, and drifted down the street, semi-conscious, walking apparently on air, in the light-headedness of grief. I had money in my pocket, whether mine or my creditors' I had no means of guessing; and, the Poodle Dog lying in my path, I went mechanically in and took a table. A waiter attended me, and I suppose I gave my orders; for presently I found myself, with a sudden return of consciousness, beginning dinner. On the white cloth at my elbow lay the letter, addressed in a clerk's hand, and bearing an English stamp and the Edinburgh postmark. A bowl of bouillon and a glass of wine awakened in one corner of my brain (where all the rest was in mourning, the blinds down as for a funeral) a faint stir of curiosity; and while I waited the next course, wondering the while what I had ordered, I opened and began to read the epoch-making document.

"DEAR SIR: I am charged with the melancholy duty of announcing to you the death of your excellent grandfather, Mr. Alexander Loudon, on the 17th ult. On Sunday the 13th, he went to church as usual in the forenoon, and stopped on his way home, at the corner of Princes Street, in one of our seasonable east winds, to talk with an old friend. The same evening acute bronchitis declared itself; from the first, Dr.

M'Combie anticipated a fatal result, and the old gentleman appeared to have no illusion as to his own state. He repeatedly assured me it was 'by' with him now; 'and high time, too,' he once added with characteristic asperity. He was not in the least changed on the approach of death: only (what I am sure must be very grateful to your feelings) he seemed to think and speak even more kindly than usual of yourself:

referring to you as 'Jeannie's yin,' with strong expressions of regard. 'He was the only one I ever liket of the hale jing-bang,' was one of his expressions; and you will be glad to know that he dwelt particularly on the dutiful respect you had always displayed in your relations. The small codicil, by which he bequeaths you his Molesworth and other professional works, was added (you will observe) on the day before his death; so that you were in his thoughts until the end. I should say that, though rather a trying patient, he was most tenderly nursed by your uncle, and your cousin, Miss Euphemia. I enclose a copy of the testament, by which you will see that you share equally with Mr. Adam, and that I hold at your disposal a sum nearly approaching seventeen thousand pounds. I beg to congratulate you on this considerable acquisition, and expect your orders, to which I shall hasten to give my best attention. Thinking that you might desire to return at once to this country, and not knowing how you may be placed, I enclose a credit for six hundred pounds. Please sign the accompanying slip, and let me have it at your earliest convenience.

"I am, dear sir, yours truly,

"W. RUTHERFORD GREGG."

"God bless the old gentleman!" I thought; "and for that matter God bless Uncle Adam! and my cousin Euphemia! and Mr. Gregg!" I had a vision of that grey old life now brought to an end--"and high time too"--a vision of those Sabbath streets alternately vacant and filled with silent

people; of the babel of the bells, the long-drawn psalmody, the shrewd sting of the east wind, the hollow, echoing, dreary house to which "Ecky" had returned with the hand of death already on his shoulder; a vision, too, of the long, rough country lad, perhaps a serious courtier of the lasses in the hawthorn den, perhaps a rustic dancer on the green, who had first earned and answered to that harsh diminutive. And I asked myself if, on the whole, poor Ecky had succeeded in life; if the last state of that man were not on the whole worse than the first; and the house in Randolph Crescent a less admirable dwelling than the hamlet where he saw the day and grew to manhood. Here was a consolatory thought

for one who was himself a failure.

Yes, I declare the word came in my mind; and all the while, in another partition of the brain, I was glowing and singing for my new-found opulence. The pile of gold--four thousand two hundred and fifty double eagles, seventeen thousand ugly sovereigns, twenty-one thousand two hundred and fifty Napoleons--danced, and rang and ran molten, and lit up life with their effulgence, in the eye of fancy. Here were all things made plain to me: Paradise--Paris, I mean--Regained, Carthew protected, Jim restored, the creditors...

"The creditors!" I repeated, and sank back benumbed. It was all theirs to the last farthing: my grandfather had died too soon to save me.

I must have somewhere a rare vein of decision. In that revolutionary

moment, I found myself prepared for all extremes except the one: ready to do anything, or to go anywhere, so long as I might save my money. At the worst, there was flight, flight to some of those blest countries where the serpent, extradition, has not yet entered in.

On no condition is extradition
Allowed in Callao!

--the old lawless words haunted me; and I saw myself hugging my gold in the company of such men as had once made and sung them, in the rude and bloody wharfside drinking-shops of Chili and Peru. The run of my ill-luck, the breach of my old friendship, this bubble fortune flaunted for a moment in my eyes and snatched again, had made me desperate and (in the expressive vulgarism) ugly. To drink vile spirits among vile companions by the flare of a pine-torch; to go burthened with my furtive treasure in a belt; to fight for it knife in hand, rolling on a clay floor; to flee perpetually in fresh ships and to be chased through the sea from isle to isle, seemed, in my then frame of mind, a welcome series of events.

That was for the worst; but it began to dawn slowly on my mind that there was yet a possible better. Once escaped, once safe in Callao, I might approach my creditors with a good grace; and properly handled by a cunning agent, it was just possible they might accept some easy composition. The hope recalled me to the bankruptcy. It was strange, I reflected: often as I had questioned Jim, he had never obliged me

with an answer. In his haste for news about the wreck, my own no less legitimate curiosity had gone disappointed. Hateful as the thought was to me, I must return at once and find out where I stood.

I left my dinner still unfinished, paying for the whole, of course, and tossing the waiter a gold piece. I was reckless; I knew not what was mine and cared not: I must take what I could get and give as I was able; to rob and to squander seemed the complementary parts of my new destiny. I walked up Bush Street, whistling, brazening myself to confront Mamie in the first place, and the world at large and a certain visionary judge upon a bench in the second. Just outside, I stopped and lighted a cigar to give me greater countenance; and puffing this and wearing what (I am sure) was a wretched assumption of braggadocio, I reappeared on the scene of my disgrace.

My friend and his wife were finishing a poor meal--rags of old mutton, the remainder cakes from breakfast eaten cold, and a starveling pot of coffee.

"I beg your pardon, Mrs. Pinkerton," said I. "Sorry to inflict my presence where it cannot be desired; but there is a piece of business necessary to be discussed."

"Pray do not consider me," said Mamie, rising, and she sailed into the adjoining bedroom.

Jim watched her go and shook his head; he looked miserably old and ill.

"What is it, now?" he asked.

"Perhaps you remember you answered none of my questions," said I.

"Your questions?" faltered Jim.

"Even so, Jim. My questions," I repeated. "I put questions as well as yourself; and however little I may have satisfied Mamie with my answers, I beg to remind you that you gave me none at all."

"You mean about the bankruptcy?" asked Jim.

I nodded.

He writhed in his chair. "The straight truth is, I was ashamed," he said. "I was trying to dodge you. I've been playing fast and loose with you, Loudon; I've deceived you from the first, I blush to own it. And here you came home and put the very question I was fearing. Why did we bust so soon? Your keen business eye had not deceived you. That's the point, that's my shame; that's what killed me this afternoon when Mamie was treating you so, and my conscience was telling me all the time, Thou art the man."

"What was it, Jim?" I asked.

"What I had been at all the time, Loudon," he wailed; "and I don't know how I'm to look you in the face and say it, after my duplicity. It was stocks," he added in a whisper.

"And you were afraid to tell me that!" I cried. "You poor, old, cheerless dreamer! what would it matter what you did or didn't? Can't you see we're doomed? And anyway, that's not my point. It's how I stand that I want to know. There is a particular reason. Am I clear? Have I a certificate, or what have I to do to get one? And when will it be dated? You can't think what hangs by it!"

"That's the worst of all," said Jim, like a man in a dream, "I can't see how to tell him!"

"What do you mean?" I cried, a small pang of terror at my heart.

"I'm afraid I sacrificed you, Loudon," he said, looking at me pitifully.

"Sacrificed me?" I repeated. "How? What do you mean by sacrifice?"

"I know it'll shock your delicate self-respect," he said; "but what was I to do? Things looked so bad. The receiver----" (as usual, the name stuck in his throat, and he began afresh). "There was a lot of talk; the reporters were after me already; there was the trouble and all about

the Mexican business; and I got scared right out, and I guess I lost my head. You weren't there, you see, and that was my temptation."

I did not know how long he might thus beat about the bush with dreadful hintings, and I was already beside myself with terror. What had he done? I saw he had been tempted; I knew from his letters that he was in no condition to resist. How had he sacrificed the absent?

"Jim," I said, "you must speak right out. I've got all that I can carry."

"Well," he said--"I know it was a liberty--I made it out you were no business man, only a stone-broke painter; that half the time you didn't know anything anyway, particularly money and accounts. I said you never could be got to understand whose was whose. I had to say that because of some entries in the books----"

"For God's sake," I cried, "put me out of this agony! What did you accuse me of?"

"Accuse you of?" repeated Jim. "Of what I'm telling you. And there being no deed of partnership, I made out you were only a kind of clerk that I called a partner just to give you taffy; and so I got you ranked a creditor on the estate for your wages and the money you had lent.

And----"

I believe I reeled. "A creditor!" I roared; "a creditor! I'm not in the bankruptcy at all?"

"No," said Jim. "I know it was a liberty----"

"O, damn your liberty! read that," I cried, dashing the letter before him on the table, "and call in your wife, and be done with eating this truck "--as I spoke, I slung the cold mutton in the empty grate--"and let's all go and have a champagne supper. I've dined--I'm sure I don't remember what I had; I'd dine again ten scores of times upon a night like this. Read it, you blaying ass! I'm not insane. Here, Mamie," I continued, opening the bedroom door, "come out and make it up with me, and go and kiss your husband; and I'll tell you what, after the supper, let's go to some place where there's a band, and I'll waltz with you till sunrise."

"What does it all mean?" cried Jim.

"It means we have a champagne supper to-night, and all go to Napa Valley or to Monterey to-morrow," said I. "Mamie, go and get your things on; and you, Jim, sit down right where you are, take a sheet of paper, and tell Franklin Dodge to go to Texas. Mamie, you were right, my dear; I was rich all the time, and didn't know it."