

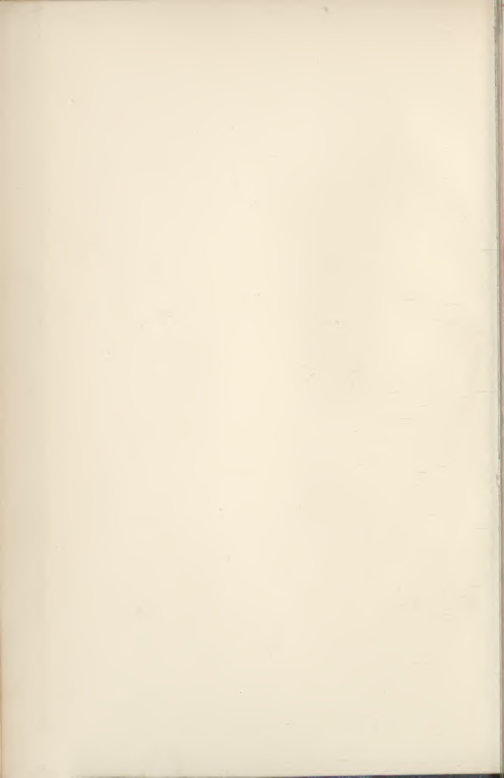
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Pamphlets

by

Wm. W. Caldwell

1876-1877

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W. A. E. R. V. D.

An anagram of the initials
W. A., and E. R. V. D.



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and Edward R. Diddie. The
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THE BANKRUPTCY
OF
BRITTAIN BROTHERS.



EDINBURGH PUBLISHING COMPANY.
LONDON : SIMPKIN, MARSHALL, & CO.
DUBLIN : W. H. SMITH & SON.

1877.

THE

Bankruptcy of Brittain Brothers.

GROUPS of gloomy-faced men talking in the market-place in tones subdued by anxiety ; business wholly stagnant ; stocks going down with unprecedented rapidity ; speculators touched with a nameless dread, and waiting a change in the commercial atmosphere with greater fear than hope. Such was the state of things in our town a short while ago, on the collapse of the long-established firm of Messrs Brittain Brothers, general merchants and manufacturers. The fabric that seemed to rest on everlasting pillars had fallen, and there was a painful expectancy of other houses being involved in the crash. Luckily a panic was escaped ; and now that all alarms have subsided, it may be for the interests of commerce to inquire impartially into the constitution of the bankrupt firm, the modes and extent of its business, and the causes of its collapse.

The partners in the firm of Brittain Brothers were three—John, Alexander, and Patrick. Time was when these gentlemen conducted rival establish-

ments, and loved nothing better than to cut each other's throats in the way of business. They resorted to every trick of trade for bawling down and decrying each other's goods. John bullied Alexander's customers ; Alexander laid traps for John's ; Patrick flourished a persuasive yardstick over heads generally. Being brothers, they even descended to personalities. John would get behind Alexander's counter, and make free with the goods—perhaps put his hand in the till—while the owner was at prayers in the backshop, and thereby bring about a sad misapplication of his brother's theological language. Alexander, too, had his moral obliquities,—and bones found their way into his pot that John thought *he* should properly have had the exclusive picking of. These fraternal amenities led to actions for damages, prolonged litigations, and much scandal. But there is no need to rake up old family quarrels. A time came when the brothers patched up their differences, and tried to forget that they had ever invoked the law against each other. With newer wisdom they saw that in Union lay true strength and the greatest prosperity. Thus they became that shrewd trinity of business men, who had few equals and no superiors in the whole town.

The firm had all manner and sizes of shops to compete with, but only the principal ones need be mentioned. Louis Egalité, a dealer in fruits and liqueurs, kept a clean, handsome, and somewhat

showy establishment. William Kayser, who had recently bought up a number of smaller shops, did a somewhat miscellaneous business—the staple articles perhaps being new oil paintings claiming to be old, and old pork sausages claiming to be new. A somewhat risky trade in oils and brimstone was carried on by Garry Bauldy, Victor, & Co., who occupied some fine old premises to which they had lately added a new front. Joseph, nicknamed the Hungry, dealt chiefly in grain, and, as his establishment was badly organized, had rather a shaky character in the trade. A dirty, stuffy, dilapidated shop was kept by old Ali Ben Didlem, the tobacconist, but the property was finely situated, and the shop much frequented. Then, Ivan Peterson bartered largely in skins, oils, and corn, and also transacted a considerable business in ice. Brittain Brothers' premises were more commodious than elegant. The articles they trafficked in being endlessly various, an undefinable conglomeration of smells pervaded the establishment, and a smoky cloud from their factories always hung about the neighbourhood. Their business was truly gigantic. When they appeared in the town they had not a shirt and a half amongst them: they brought no letters of introduction, dispensed with calling cards, and their way of wolfing promiscuous victuals was a sight for gods and men. But by dint of genius, energy, and perseverance, they progressed, till at last, where in the past their first small shops had stood, there arose innumerable

stately warehouses. "Brittain Brothers" became familiar words to every mouth in the town. They had several branch establishments, and enjoyed a monopoly of many articles of commerce. In a great East End Emporium they made a gorgeous display of laces, shawls, and other rich fancy stuffs and cotton goods. Next to the central house, Brittain Brothers esteemed this branch most highly. It also gave them no little concern, for they had sunk much money in it, and the business, though profitable, was risky. In the extreme east and west suburbs, two large branches were also rising into great importance. Over all, the firm exercised sharp control, vigilantly noting the state of trade, and auditing the books and accounts. In addition to their regular trade, the firm were extensive money lenders. Half the shops in the town would have had to put up their shutters had Brittain Brothers drawn their purse-strings. Indeed, it is no exaggeration to say, that they monopolised nine-tenths of the trade of the town, and made their influence felt over the whole of it. No wonder that the members of the firm were highly esteemed as citizens; and none the less was it inevitable that less successful merchants should indulge in jealousies. Louis Egalité was chronically splenetic on the subject, and would have been poisoned by his own venom, but that he found relief in jeering at his neighbour's manners. He loved to chuckle with his high-bred and charmingly dressed wife

over the gawky and vulgar appearance presented by the women of the Brittain family, who vainly tried to copy the talent for tasteful neatness and elegant vice of Madame Egalité. Garry Bauldy, Victor, & Co., whose house had a shady reputation,—being frequented by light-fingered gentry,—spitefully sent an army of hurdygurdies to grind round Brittain Brothers' establishment from morning till sunset. Yet even *this* could not injure them! Ivan Peterson, the ice merchant, hated them from the bottom of his bad heart, with an angry heat that must have been dangerously opposed to the safety of his stock-in-trade. Yet, marvellous to relate, all the while Brittain Brothers were deeply in debt. They had reduced borrowing to a science. But so far from being paralysed by the fact of owing hundreds of millions, they boasted of it frequently, and regarded it as intimately connected with their prosperity.

John Brittain was senior partner of the firm, and chief magistrate of the town. A sturdier example of robust health, good sense, and plain habits, did not exist. He was sagacious and firm, with a dash of the choleric, and a vein of obstinacy. Thrifty in business, his private generousities were princely. Circumstances tended to make him pugnacious; for the firm having put forth their tentacles all over the town, no dispute could arise in the remotest part without affecting it, and John was the fighting partner.

On some occasions, when menaced, he assumed a lion-like calm ; the lightest dew-drop trembled as it hung on his mane; the curl of contempt on his lip was truly righteous. Then his aspect was indeed refreshing to behold. But at other times the stout fellow lost his head over wrongs committed, appealed to the law, engaged the most eminent counsel, fought to the last gasp, emerged from the contest radiant, and in his joy omitted to note the vast sums that had been added to the debt of the firm. Then his friends could only indulge a sickly smile. There were yet other occasions on which he would get into some silly quarrel, call all to witness that his back was up, and he meant business ; when becoming dimly conscious that he was making a fool of himself, he would retreat, and feebly endeavour to pass the affair off as a joke. Then, alas ! there was no recourse but to weep.

Alexander, the second partner, was one of those men with whom you seldom get familiar, but whose names you instantly take liberties with. He didn't like it ; but every one called him Sandy—a name which seemed peculiarly his by the eternal fitness of things. He could see farther round a corner than most men, had a capital head for figures, with a fine faculty for proving that two and two make five when adding up accounts due to the firm or himself. When standing at ease, he had a habit of buttoning up his pockets eminently suggestive. "Nothing for nothing, and as little as possible for

saxpence," was a first principle with Sandy. He made an exception in favour of advice, which he supplied gratis to his friends with the greatest ostentation of liberality. Sandy was sly, sly. He had some private property, but it was of small value, and better adapted for the delectation of a geologist than of a matter-of-fact merchant. Accordingly, he lived chiefly with John, and displayed at his brother's table an admirable talent for knife and fork performances.

The remaining brother, Patrick, was the scapegrace of the family. He had a dashing style and eloquent tongue, that made him invaluable as a shopman. His brain, too, besides being keen, had something of the nimbleness of true genius. But he was fatally pleasure-loving, fanned the social flame too diligently, and often absented himself from business when his aid was most needed. Reckless from his youth, and given to thinking chiefly with his heart, his originally fine disposition inevitably deteriorated, and he became a dangerous and troublesome character. The pot-house by-and-by had more of his presence than the counting house; and while his hard-working brothers laboured for the money that supported his extravagances, he was generally seated in a tap-room amid a choice circle of cronies, bemoaning himself as a poor victim of cruelty and fraud, and distilling tears from his blue eyes with the semblance of true emotion. It was only whisky, however, ever so much overproof.

Tenderness towards the jovial rollicking Patrick was easy. He was, in truth, a fine generous fellow, especially when his pockets were full of other people's money.

Patrick was a constant thorn in the sides of his prudent brothers. His expensive follies weakened the business, and his evil habits disgusted the customers. His ruin was completed by a marriage which he contracted. He fell into the toils of a Miss License, a bold-faced hussy whom he met at a fair, yet who, to Patrick's fevered imagination, seemed to possess all the charms of the sweet pure-eyed Miss Liberty he had dreamed about in better days. The jade License wrought sad havoc in the already disordered mechanism of her husband's brain. He was by turns furious, penitent, maudlin. Then she bore him many sons, in whom the parent's vices were intensified. As these young men grew up, they made the most brazen attacks upon the other partners, especially John. They even went the length of demanding their father's share in the concern, in order to set up an independent business. John regarded them more in sorrow than in anger; he supplied them at times with money, and showed them many favours; but he shrewdly suspected the business they wanted to set up was a public-house. The youths continued to talk so loudly, that some other merchants in the town, partly out of sympathy with them, and partly out of jealousy of John, took up their cudgels. They aided the discontents with

money, and talked of calling in high legal authority. But Patrick and his crew could never agree among themselves. They always carried drumsticks for beating tattoos upon each other's heads; at their club meetings the furniture danced to lively tunes, and arguments were rung into heads by objective processes. And all in the name of sacred justice. Then John would step in and restore order, which was perhaps a pity, as the quarrel was always a very pretty quarrel as it stood.

It was strange that John, after witnessing the disorder of Patrick's household, should have listened to the seductive tones of woman. Yet, sad to say, a certain Madame Reform conquered, after some resistance, the somewhat expansive citadel of his heart. Rumour ran that this lady was a daughter of Louis Egalité, the dealer in fruits and liqueurs. She was undoubtedly fair and well spoken, and a certain beautiful enthusiasm shone in her eyes, that would have bewitched even sterner clay than John's. But it was a mistake for a respectable middle-aged shopkeeper like John to wed with a flighty girl, and, as a consequence, to get his head filled with new-fangled notions. His wife's hoighty-toighty ideas affected his whole business method. He engaged a large number of new hands, gave them almost unlimited powers, permitted them to buy and sell anywhere and everywhere, and generally turned things topsy-turvy. The immediate effect was a

great increase of business. But commotion does not always mean progress: business does not always mean profit. Then John's wife bore him a numerous progeny. It was a way the Brittain had. The boys inherited all the faults of the mother in an exaggerated degree, and were ready recipients of her go-a-head notions. They were eager, restless, discontented, flying from amusement to amusement, however expensive or inconvenient. By-and-by, as posts had to be found for them in John's establishment, they tried their hands at revolutionising. They loved change, not because it augured well, but because they hated stagnation; and when John would not fall in readily with all their crude propositions for improving the business, they began to set themselves above their parent, and openly to speak of him as an effete old humbug. Then their extravagances drew copious tears from John's eyes, and sovereigns from his purse. The mass of employés speedily became infected with this reckless, rebellious spirit. They treated the customers cavalierly, fixed their own salaries, and opened and shut the shop when and how they pleased. They held that as much work could be done in eight hours as in ten, which, as they often did none at all, was probably true. And further, they argued that the way to grow rich was not to manufacture and sell on a large scale, but to limit the production. Yet, as John would sarcastically observe, they never preferred half a loaf to a whole

one, or hesitated between a glass of champagne and a bottle. John was indeed an unhappy father, and even his wife began to ask her heart if these things were well.

There is nothing more persistently vital than a good name. The house of Brittain Brothers had earned a magnificent reputation. Now that disorganization was apparent, its good name stood by it. Though the germ of disease was there, the business outwardly flourished. John's irrational sons seeing commerce still on the increase side by side with their misguided and revolutionary practices, argued that this was proof of the excellence of their principles. Unhappily they were confirmed in this by the policy of the firm's manager at the time, a Mr Lubin Sorrystone. This gentleman was an able controller, a brilliant financier, and had a genius for organization, rivalling that of Sandy himself, to whom, as he boasted in his hours of relaxation, he was distantly related. Yet he had a weakness, venial but fatal. He idolized John's sons. He was blind to the gravity of their misdeeds, and the terrible possibilities with which these were pregnant. When John was distracted over the wickedness of his unruly progeny, Mr Sorrystone was ever ready with a mollifying apology. "They are young," he would say, "and their education is incomplete. Give them time, let them run their course, and manhood will bring wisdom. Consider how they will aid you by-and-by. Even should

you differ in opinions then, they can take your branch houses in hand, and leave you ample employment for your old age in managing the head establishment." Naturally, with such prompting, the youngsters did not mend.

Time was when John had attached great weight to his magisterial functions. He gloried in being the moral policeman of the town; and it was his greatest delight to talk and look big in this capacity in open court. Ill-natured persons declared that John's nose was too often in their way. Did two men fall out in the street? John's peaceably inclined head would pop in between them; often, it must be admitted, with the effect of promoting a more general row. Was an alarm of fire raised in any of his neighbours' houses, John was on the spot long before the engines, and working energetically, though his well-meant efforts were not always in the direction of extinction. Yet it is but just to add, that many a bad squabble had been happily ended through his good offices. Mr Sorristone was selfish enough to think that in such matters each man should be left to fry his own fish; that meddling in all the quarrels of the town brought no grist to the mill of Brittain Brothers. On the contrary, it involved considerable loss of time, temper, and money. So he persuaded John to abdicate his mayoralty, excusing himself on the ground of being too much occupied with his shop to have time to mediate in the affairs of his neighbours.

When the next dispute arose John stood aloof. He was very loth, but his manager's counsel prevailed. Then the people who had formerly resented his interference began to abuse him roundly as mean, cowardly, contemptible; and Mr Sorrystone had several bad half-hours over the matter. This was the beginning of a series of differences between Sorrystone and his employers, which ended in his being degraded from the management.

Sorrystone was too fond of studying books of useless learning, and collecting blue china, to please his employers thoroughly: and his temper often seemed to have acquired the ponderosity of the one and the brittleness of the other. John had a noble scorn for the jingling of words, and found a truer poetic ring in the jingling of coins. Sorrystone made his numerals glow with poetry, scribbled erudite notes on the backs of accounts, and made fervid speeches that might have been measured with a yard-stick. Whereat John shook his head scornfully, and Sandy felt it to be his duty to audit Sorrystone's ledger. The ex-manager was also no general favourite, for he was too serious-minded for people who only put on their religion once every seven days, along with their go-to-meeting clothes—just to keep the moths out of both. There are not wanting those, however, who to this day affirm, that the removal of Sorrystone from power was a grave error. He was an unrivalled business man, kept the house in ex-

cellent order, curtailed the expenditure, and infused a more earnest and vigorous spirit into every department of the business.

The prosperity of the firm reached its culminating point under Sorrystone, and alarmists already pointed out the germs of decline and decay. These might have been eradicated had Sorrystone checked instead of pampered John's wayward sons. But he was fatally saturated with their own mad spirit of uprooting and cutting down. Ah! Lubin, you possessed a spark of the divine flame, and might have averted ruin from Brittain Brothers. Why would you make poor clerks tremble for their tenpence an hour? Why would you apply a remorseless axe to every institution, regardless of its age, and unmindful of the cry, "Oh, woodman, spare that tree?"

Brittain Brothers were now in want of a manager, and, on the recommendation of an eminent brewer in the town, they appointed a Mr Benjamin Dazzleye to the post. John looked to his new assistant to initiate a more spirited regime in the matter of magisterial work, the neglect of which by his predecessor had done much to bring him into disgrace. Ben was a vivacious and versatile individual. As he walked up the shop for the first time to take his seat at the manager's desk, his jaunty step and insinuating manner inspired his employers with confidence and admiration. He came of an old family that had seen reverses. Some of his near relations did

a large trade in jewelry and money-lending; others carried on a business in whispers at street corners. Ben's career had been a chequered one, and in his time he had played many parts. Some maintained that he was better adapted for an itinerant showman wearing the belt and spangles, than for a sober and responsible merchant. But he was beyond doubt an unrivalled vendor of goods; he could atone for all defects in their manufacture with the charm of his rhetoric, and wheedle the customers to admiration without any fear of their discovering that his tongue was in his cheek. He had the rare art of stimulating purchasers, by investing his wares with an air of mystery. The goods he sold were never come by in the ordinary way of business, but passed into his hands through a method only to be spoken of in enigmas and with bated breath; and each customer was assured that he obtained them by special favour, and at greatly reduced prices. Indeed, in all his doings, it was difficult to know Mr Dazzleye, because of the mysterious shroud he chose to wear. You proceeded to examine the man, you stripped off the tawdry covering from his mental furniture, knocked down his rickety rhetorics, threw some skeptic acid on his fine sentiments, and what had you? Some bloated quotation from a story of his, showing how good little office-boys became managers. But as a shop-walker he was a success—that is to say, while the customers were in the shop. He said nice things, and made indiscriminate pro-

mises, in a most charming manner. But when the goods were sent home, the customers too often found they had received more politeness than solid satisfaction. And there was no redress; for though Dazzleye would admit with ineffable sweetness, that he had been humbugging all the while, no money was ever returned.

This mode of conducting business was piquant, but unprofitable. What was good fun for the lively and unprincipled Ben, was often a very sorry jest for Brittain Brothers. If the firm gained a meretricious reputation for spirit and enterprise, they forfeited their good name for soundness and integrity.

Destructive forces, other than managerial incapacity, were however at work. The great wave of financial prosperity, which had borne the firm onwards so splendidly, was now gradually receding, and threatened in its ebb to leave Brittain Brothers stranded in a very ugly manner. John's ignorant and improvident sons had much to answer for. Permitting the appetites to become the controllers of their motives, they greedily and wantonly revelled in the present, and dreamt not of the coming days, which their follies were to make so black. The good fortune of the firm had turned their brains. They worked only as the whim moved them; knocked off frequently to smoke, or to alleviate an apparently unquenchable thirst, and took holidays for indefinite periods. John often remonstrated, with alternate sarcasm and anger, regarding the

danger of their selfish conduct, but they were impervious; and the more Cassandra-like his tones became, the more amusing they thought him. When he took higher ground, and flatly refused compliance with their extravagant demands for money, open war ensued. For weeks they would sullenly absent themselves from business, bringing all work to a stand-still, and employ their leisure in gaming and rioting; stopping now and again, however, to harass, bully, and unanimously curse their unfortunate parent. They thought if they waited long enough they would get John under their very dirty thumbs. "He may be the head of the firm," they said, "but we are body and hands; and without the hands the head must ultimately succumb." Occasionally some one of the youths had qualms about the injury thus inflicted on the whole family, and proposed to return to work. But the others reproached, threatened, and maltreated him. And all the while the looms were silent in the factories of Brittain Brothers, the expensive machinery was wasting, the warehouses were unused, and the trade was going elsewhere, never to return.

These family ruptures, more than once repeated, shook the commercial structure of Brittain Brothers to its centre. Usually, after months of waste and idleness, when present trade and subsequent prosperity had been alike injured, one or other of the combatants gave in, and the quarrel was clumsily

tinkered up, with no advantages scored for either party. Sometimes a concession was made on both sides; sometimes John's parental affections and interest combined to make him yield; sometimes the sons returned to business on the father's terms, professing to have gained a victory, though their last state was worse than their first. The effect of all this on the business was disastrous. To cover its cost exorbitant prices had to be charged, and the laziness and improvidence of the sons resulted in work being scamped, and goods of inferior quality turned out. The firm, owing to convenience of situation, natural capacities, and original enterprise, had been able, up to this time, to command a monopoly of certain manufactures. Rich, for instance, in mineral possessions, they constructed machinery and all manner of metal goods for nearly the whole town. But now the firm of Leopold, Deutschmann, & Co., who had hitherto been doing a quiet but steady business, began to rob the Brittain's of their best customers, and eventually secured nearly all the town's traffic in heavy goods. Jonathan Eagle, too, once one of the firm's most cherished west-end customers, and a near relation, indignant at the extortionate prices charged, built foundries and factories of his own, and was soon able to offer (which he did with a grin) to sell his productions to Brittain Brothers at lower quotations than their own. Other firms were not slow to take similar advantage of the situation, and the shelves and warehouses of Brittain Brothers

soon began to groan under accumulations of unsaleable goods, while the works were put on half-time.

Now was seen the result of the suicidal policy of the family. But they had too long held undisputed supremacy to be deeply concerned just yet ; and even John was wonderfully indifferent. They comforted themselves with the reflection that they could afford to wait for the revival of commercial activity ; and that, as trade was bad everywhere, nothing else could be expected. Yet somehow, even when things looked brighter elsewhere, the gloom only deepened over the house of Brittain Brothers. One by one the factories were wholly stopped, and the machinery and fittings sold at a ruinous loss. The salaries of the employés were reduced fifty per cent., and many were turned into the street. The vast debt of the firm now became a fearful incubus : they could with difficulty pay the interest on it, and capitalists fought shy of lending further. At last the brothers began to realise their danger. John, always ponderous and slow in his mental processes, never very fertile in expedients, conscious too that he had done his utmost to avert the catastrophe ever since he had descried it approaching, now seemed suddenly to be crushed, and prepared to yield to the force of circumstances without further struggle. Sandy, who was somewhat of a fatalist, maintained a cheerful humour, and informed everybody most caustically that he had always expected it would come to this. But

at the same time he did his best to encourage his brothers and keep things going. It wouldn't need to be for very long, he said, for the ruin of a greater concern than even the business of Brittain Brothers, and which had been foreordained from all time, was—he had it on his minister's word—very close at hand. As for Patrick, dissipation had ruined his mental fibre: he failed to comprehend the situation, and only thought his brothers were producing a new bogie to frighten him into better conduct.

Then Mr Dazzleye came to the rescue. The plodding operations of business had always been distasteful to him; here at last was an opportunity for a mighty and a flighty genius. He had long urged John to try his fortune in a grand *coup*, had magnificent inspirations for the development of the business, and would probably have recommended the buying up of the sun, moon, and stars, so as to give the firm a monopoly of the coal and candle trade, if these properties had been thrown into the market. Now, when trade was hopelessly declining in the central house, he conceived the idea of throwing all the energies of the firm into the East-end Establishment, where trade yet flourished. Ben always had a weakness for the rising sun. His relations lived near it at one time, before they spread themselves over space generally, and began to take an interest in the cast-off clothes of mankind. He now persuaded John to mortgage some of his property, and with the proceeds he despatched one of their most

popular travellers to the branch house. Ben was bent on doing a big thing. The man selected for the job was a fine, suave, gentlemanly fellow, likely to display his wares with taste and effect, and to gain the goodwill of the somewhat dirty, but extremely punctilious east-enders, by his invariable politeness. Dazzleye having sufficiently advertised the matter with large posters all over the town, the traveller transferred himself and a choice stock of manufactures to the great branch house. He was successful in causing considerable noise, and he disposed of most of his goods on very easy terms. The result was so far satisfactory. The shop was thronged with curious customers, and had all the appearance of doing a lively and profitable business. Tempted by the stir, John transferred some more capital to the east. The inhabitants of that quarter utilize a good deal of linen fabric in adorning their somewhat greasy persons, and the firm conveyed much of its spinning machinery there, and started factories on the spot. The sugar trade, in which Brittain Brothers had considerable interest, was also found to be most profitably conducted in the east. Two important articles of commerce were thus removed from the central house, and established in the east end. Things were clearly looking up there, and Mr Dazzleye was elated at the success of his venture. But his ambition was not satisfied. He now conceived the notion of making the east-end the principal house, and allowing the old-

established shop to sink into the character of a second-rate place. This idea he revolved long in secret ; he was occasionally caught with a sinister smile on his face, which he tried to conceal behind a ledger, and at other times John surprised him muttering strange words. At last the oracle spoke, though with true Delphic mysteriousness. He wished to designate the east end branch in some manner, so as to convey the firm's sense of its importance. He had no desire to alter the character of either establishment, or to disturb their business relations ; he did not want to raise the east end above the west end, or to sink the west below the level of the east ; but the one was to be more important than the other, and yet they were to be of equal significance.

The firm heard with doubt. Somehow their versatile manager's meaning was not very clear, and they were beginning to ask themselves if they had not had enough of changes. This humming and hawing of the undecided partners irritated Dazzleye, and in an unguarded moment he disclosed his true designs. He wished the east end place to be termed the "Imperial East End Emporium," while the old-established shop was to remain the "Royal West End Shop." This, he said, would show Ivan Peterson, who was a formidable rival in that quarter, that Brittain Brothers would suffer no opposition. John was a little staggered by the proposal. He foresaw many difficulties that it would give rise to ; and

loving as he did the smoky old place where he had spent the best years of his life, he was very loth to degrade it in this manner. Sandy, however, was by no means averse. The east end trade gave him the fingering of a good deal of money, and his cupidity was excited by the thought of the jewels and precious metals worn by the inhabitants of this quarter, some of which, he hoped, might find their way into Brittain Brothers' safe, and set the firm on its legs again. Dazzleye gained his point, and the new title was advertised with all the publicity and effect possible. John, however, didn't half like paying the long bills of the advertising agents.

As this establishment was now considered of supreme importance, Dazzleye lost no opportunity of strengthening its position and promoting its business facilities. At this time a needy personage, who lived about midway between Brittain Brothers' two chief establishments, offered to sell them some shares in a canal which was very useful,—in fact, almost indispensable,—to their east-end traffic. This seemed another opportunity for Dazzleye's commercial genius. He would have speculated in anything if it were sufficiently old, sufficiently useless, and sufficiently big. He plunged into the canal. The firm, whose credit was somewhat re-established, borrowed the necessary money to pay the shares, and not till the cash was handed over did they ask themselves what they had done. The first feeling was gratified vanity. They had transacted one of

the biggest pieces of business on record, and strutted bravely before their neighbours. The second was to inquire, "What have we got for our money?" The answer was unpalatable, but it had to be swallowed. They had bought shares in a canal which required to be maintained at large expense to prevent it becoming a muddy ditch. It was certainly of great value to the firm to have the use of the canal, but it transpired that they had not even secured any greater right to this than they had before. Last of all, it came out that the dividends had previously been forfeited, and so there was not even any interest for the money. The needy and subtle vendor had sold shares, which represented nothing in *£ s. d.*, and Brittain Brothers had paid dearly for a route to their East-end House, which they might awake any morning to find closed. Not that Dazzleye admitted all this. He believed in the bargain. Faith was a cheap and useful commodity.

A still grosser business blunder was John's interference in the concerns of that disreputable old bankrupt, Ali Ben Didlem, the tobacconist. How it all came about is hard to tell. Pure love for the hoary scamp it was not; undiluted self-interest it could hardly be. Old Ali, as mendacious as he was insolvent, lived always in hot water with Ivan Peterson, who kept shop next door, and took no pains to be conciliatory. They squabbled incessantly, and fairly fell out at times. Ivan, ever since he had been able to carry an idea in his crafty head,

had persisted that he held the real title-deeds, and was the rightful proprietor of the extensive and well situated, but mournfully dirty and rickety shop and house, inhabited by old Ali Ben Didlem. He talked so long about asserting his rights, and ousting his neighbour, that people, at first surprised by the idea, came to regard it as mere idle bragging. But one day, some years before the present date of this history, Peterson entered a law-plea on the subject, and the case was fought in Court. There was not much law on his side, but he relied on the ability of the counsel he was able to retain, knowing that the defendant was too poor to procure skilled legal assistance. John, however, in his good old capacity of meddler in the affairs of the whole town, stepped forward, and, aided by Louis Egalité, gave the needed help. Peterson was defeated, and the ancient tobacconist made happy. Showering profuse thanks upon his benefactors, he followed up a burst of rare emotion with a request for an extensive loan of money. Again the old man was made happy, and chiefly at John's expense. John's neighbourly feelings had, perhaps, some share in prompting him to this kindness, but his generosity was certainly quickened by the hope of a high interest, coupled with undoubted security; for the loan was to go entirely to rehabilitate the tobacco business. But he found he had been cleverly overreached. A small portion of his money was returned by instalments in the shape of "interest," and then the

rest being spent, both principal and interest vanished. John's precious coins only served to gratify old Ali's vices. He was really a deplorable sinner. In religion, worse than a heathen; in morals, atrocious. Common report went that he had half a hundred wives and concubines shut up in that dirty secluded house of his, beyond whose outer hall no stranger was permitted to enter. Debauchery was his normal state, and he was acquainted with every form of unholy revel. His doings were a shameful disgrace to the town. The wonder is, that the police tolerated them, but they had an idea that he was under the protection of the chief magistrate John, and so were conveniently blind and deaf when on that beat. The aged reprobate also, without doubt, relied on the support of his credulous creditor, and grew yearly bolder in his wickednesses.

Different as were the natures, habits, and occupations of these two, the passage of time brought them into closer relation. The bond of union was, that Mr Peterson had it in his power to be dangerous to both, and through one to the other. The canal in which Mr Dazzleye had persuaded his employers to purchase shares, became every day more indispensable to the carrying on of the firm's great East End business. One of the pertinents of Ali's property was, that the possessor had the right at any time to close the canal to traffic. In addition, he was the proprietor of a gateway, which constituted the principal approach to the East End

House of the Brittain. John astutely perceived that it was to his advantage that these privileges should remain in the hands of the tobacco trader, whom he could always control, rather than fall into the custody of a man of independent position and unfriendly disposition. For, the holder of such a right, if desirous of molesting and injuring the firm, could do so most effectively by closing the canal and blocking up the gateway. This would be simple ruin to Brittain Brothers; as the shop could then only be reached by a long devious journey through streets and lanes, which no customer would ever be at the trouble to make.

Such considerations, coupled with the known and unabated ill-will of Ivan Peterson, and the hopeless degeneracy of Ali, greatly exercised John. He grew monomaniacal on the subject. He worried his brain all day with thoughts of evil to come, and the nightmare that sat on his chest as the Nemesis following too much supper, took the form of the dreaded ice merchant. Did some of John's goods miscarry, he saw Ivan Peterson's hand in it? Did fire break out in any of his factories, it was Ivan Peterson who applied the match. He scented his enemy in every passing breeze, and heard him in the creakings of doors. What could be done in a practical way to avert the dreaded evil he did, but the perversity of the tobacconist rendered his efforts futile. Again and again he lent him money only to see it squandered. He dropped frequently

into the venerable sinner's dirty ill-smelling shop and expostulated, but his lectures bore no fruit. The old man listened gravely, admitted that reform was desirable both in his private life and in his business, and promised immediate amendment. But the readiness of his concessions was suspicious. John was always ushered out, with a mien grave, bland, and contrite. Could he only have seen the bad old man when the door was closed, shaking with inward laughter, and with an evil leer in his eye, he would not have gone home so well pleased with the result of his mission.

Constant proximity to nuisances begets indifference to them. So from year to year Ali went on living the evil life he preferred without molestation, or with only an occasional remonstrance from John, and that only when the matter of offence affected him. Now that the abomination has been swept away, it is strange to contemplate the anomaly presented by its existence. A wickeder personage than Ali never took root in any civilised community. He never went to church, and was the most villanous cheat ever cradled. He was always insolvent, always borrowing, and never by any chance paid a debt. His promises were worthless, his bills invariably dishonoured. He robbed his customers with the utmost shamelessness; he oppressed his work-people, seldom paying their wages, often denying them necessary sustenance. In passion, he thought nothing of beating or even

killing one, and popping the body down a well in the back-yard. But if bad in his shop, he was worse at home. He had a houseful of wives whom he treated as slaves, locked them up in the rear of his den, and forbade them even to peep out of a window. He beat and starved them and their children atrociously, and made little account even of their lives. Seldom has the fearful cruelty of unbridled lust and passion been more vividly illustrated.

At last an incident occurred in his home life which stirred the neighbours out of their lethargy, and brought about the aged sensualist's downfall. He had, by doubtful means, become guardian to some ill-starred youngsters distantly related to Ivan Peterson. They had a bad time of it under his control, living with his own family, and being even worse treated than they ; while the money intended for their proper maintenance and education went to swell their oppressor's income. Their sufferings were indescribable, but they endured in silence. They knew Ivan Peterson only wanted an excuse to claim them as his relatives, and they had a shrewd suspicion that at bottom he loved them as little as their present guardian. But one day Ali came home very irate, and began dealing out brutal castigations to his wards. The eldest lost all patience, and, doubling his fists, attacked his persecutor in a way that made him stagger. When he recovered breath, he seized the wretched young-

ster, and inflicted on him the most brutal and atrocious injuries. The screams of the victim attracted the neighbours and the police. A crowd gathered round the door ; Ali declined to open it, and no one had the courage to force his way into the den of iniquity and see justice done. But they parleyed with the wily inhabitant until he mumbled out promises of amendment ; and when they were gone, he refrained from further brutality for the time.

The feeling of the town was, however, aroused, and no one was more indignant than John. In his passionate haste, he vowed to be done for ever with his vile associate. More, he would assist in meting out to him his deserts, and he emphasised this resolution with fist on counter, until the goods reeled and rattled. Next morning he seized his hat, and started to enlist the neighbours in his crusade. But Dazzleye, learning his intention, touched him on the shoulder, and in his oiliest tones made it plain to his headstrong master that he was about to act rather unwisely. John, always afraid of making a fool of himself by his impetuosity, took off his hat, sat down on the counter, wiped the drops off his forehead, and looked as if he were thinking.

“ You see,” continued the manager, “ our respected correspondent, Mr Ali Ben Didlem, may, like the devil, be by no means so black as his portraits represent him to be. I do not say that he is not :

far from me be the thought of saying (much less doing) anything decisive or straightforward. And we must admit that our friend has his little eccentricities. It may even be that some of his proceedings are unwarranted and unnecessarily severe. But we must reflect that every question has two, nay, many sides. You must recollect, respected sir, that you did not personally witness these distressing occurrences to which you refer, and you depend wholly upon that falsest of informants—hearsay. It is the duty of a guardian to be strict; and after all, the good old gentleman may only have been punishing his wards in a way absolutely necessary for their future welfare. Thus, even though it be proved that some chastisement was inflicted, it may yet be the case that the kind guardian of these ill-disposed children only dealt out to them, in the sweetest spirit of fatherly tenderness, the gentle correction which rumour has so exaggerated.”

“Dazzleye,” said John, “you’re humbugging; you know you are.”

“Dod, I’m no sae sure o’ that,” said Sandy, with characteristic caution. “It’s aye guid to hear baith sides o’ a tale when ye open your lugs ava.”

“You must also remember, sir,” pursued the manager, as he deftly took his master’s hat and stick and laid them out of reach, “that, bad or good, we are seriously mixed up with the tobacconist, and can’t afford to cry him down. So, even admitting he is not exactly what he should be, you will find

it prudent to be deafish when his shortcomings are talked about."

"Ay, ay," quoth Sandy, "business is business. Let ilka herrin' hing 'til its ain heid, and—come and let's hae a look at yer cash-book."

So Mr Dazzleye had his way, but it was no easy matter guiding John in the direction he wished. During the forenoon Ivan condescended to call, his object being to propose that, with Hungry Joseph, who was slightly related to the injured children, they should interview old Ali, and extort a pledge of better behaviour from him. No objection could be offered to this, and the trio marched arm in arm to the musty old smoking divan. Ali received them with all imaginable politeness, but there was a curious twinkle in his eye. Presently the three emerged shaking their heads, and looking far from satisfied.

The sequel to this was a matter of course, although some stupid people pretended surprise at it. Ivan Peterson rejoiced in his secret soul at the opportunity Ali's conduct afforded him of recommending his formerly unsuccessful aggressions. He would not allow the matter to drop, even although Ali, getting alarmed, made promises by the bushel. Ivan pestered him, insisting officiously that he should give guarantees and pledges that reformation should be more than transitory, until Ali lost patience, and slammed the door in his tormentor's face. Thereupon Ivan went off to his law-agent, and after issuing a pathetic circular to his neighbours

announcing his intent, invoked the divine aid, and then commenced a lawsuit for the transfer of the custody of his nephews from Mr Ali Ben Didlem to himself. Somehow John's heart failed him when matters reached this stage. Peterson, it is true, was liberal of protestations that he was acting solely for the good of the young people, and putting himself to vast expense out of pure benevolence and pity towards his dearly loved nephews. Likewise, he called Heaven to witness to his truth. Always a cheap and effective piece of melodrama. But John could not forget that the revenues of the wards gave them an attraction such as poor relations could never have; that Peterson beaming with benignity abroad, was reported to be at home a brutal and tyrannical father; and that tales were told of cruelties practised by him on forcibly adopted children, which rivalled in horror those he was impatient to avenge. Most uncomfortable thought of all, John knew that the fondest dream of the malevolent ice merchant's heart was to eject the tobacconist altogether from his dilapidated but valuable property, and the present litigation looked momentarily like the getting in of the thin end of the wedge.

John was betwixt two stools. He knew that Ivan had justice and morality on his side in endeavouring by force to ameliorate the condition of his unhappy young relatives. Therefore, when the old tobacconist appeared, with crocodile tears

running down either side of his finely chiselled nose, and held out his dirty hand for aid, John turned his back on him, and Sandy buttoned up his pockets with even greater alacrity than usual. Yet it daily grew clearer to John's mind that the contest was actually one between a stronger rogue and a weaker, and he began to fear he had erred in refusing aid to the combatant with whose well-being the interests of his firm were closely interwoven. Dazzleye saw that he wavered, and plied him with mysterious warnings and secret hints, which soon resolved themselves into open advice to espouse the cause of the tobacconist. He took upon him to retain an able lawyer, Mr Phleet, to watch the case in Court, and had consultations with the family solicitor. All this looked suspiciously like business; but he was loud in his assurances to customers, neighbours, and shopmen, that the firm were determined to remain strictly neutral in the dispute. But Dazzleye's leanings were sufficiently obvious. He was bent on persuading his master to do all in his power to prevent the litigation from concluding adversely to old Ali.

He was not to do so without interruption, however. The ex-manager Sorrystone now pricked up his ears, and bethought him this was a chance to recover his lost prestige. It was time some one warned the firm of its danger, and exposed the insidious manager. Accordingly, he stalked out from the retired corner of the workshop where he had

moped since his degradation ; doing little except arranging missals, and cutting out, shaping, and embroidering pulpit and other ecclesiastical robes. Without ceremony he interrupted a conference betwixt Dazzleye and John, breaking in on their cogitations with a passionate denunciation of the former's conduct. "Sir," said he to John, "you are listening to the brazen falsehoods of a dishonest servant who aims at causing your ruin. He goes about telling us that you have washed your hands of your disgraceful ally, that you will take no more to do with the concerns of that pariah of society ; and yet he comes in to you with the lie on his lips, and inflames your mind with a too evident object. You know that even if you had just cause to grasp your cudgel, you can't afford it. You have no money to waste in reckless litigation. True, you can still borrow, but your debts are already gigantic. Your credit is only good while your trade is good ; and what is the case at present ? Your debt increases while your trade dwindles. You have been wont to boast of your mammoth system of trading on credit. It was a splendid thing while prosperous business justified and regulated it. But mark me, sir, your business is on the wane. Where are the customers that once thronged the shop ? Gone, never to return. Our monopolies, our specialities, our superiority — all gone. The small traders we despised have toiled on quietly till their perseverance has enabled them to produce fabrics

of all kinds, equal, perhaps superior, to ours. And unhappily the vast cost of our boasted system of borrowing, our extravagant arrogance, and the aggressive greed of the hands in all departments of the business, have so raised our working expenses that we are undersold in the markets. Is this a time, therefore, to lavish money uselessly, or to save? If you are wise you will close your ears to all this man's suggestions, and your bowels against the rascally dealer in tobacco. Hoard your money and energies to meet the evil day that seems already dawning. You will have need of both."

The manager and ex-manager tossed John's mind about betwixt them for a week or two, and meanwhile the mill of the law ground on. Ivan, it was said, seemed disappointed that the firm did not engage actively in the squabble. The far-seeing had little doubt that his ostensible object concealed a much wider and deeper one. The relief of his oppressed relatives was the beginning of a course of litigation of which no one could predict the end.

At last Ivan apparently grew tired of waiting for John to interfere, and threw down the gauntlet. He raised an objection to John's lawyer, Mr Phleet, remaining in Court to watch a case in which his employer had no concern. John ignored an insolent demand to withdraw his counsel. Mr Dazzle-ye, however, was radiant, and had little difficulty in persuading his master to send a formal defiance when a few days later Ivan threatened legal pro-

ceedings. The sombre-minded Mr Sorrystone became frantic with rage, but things were past mending, and John, before he had well considered his position, was fighting side by side with his discreditable hanger-on.

But it was too late for even John's still-powerful aid to turn the scales. After a protracted litigation Ivan triumphed, and the guardianship of his ill-starred nephews passed out of the hands of one brutal tyrant into those of another. John had a fearful bill of costs to pay, and the business sustained a great blow from the stoppage of all commercial relations with Ivan, with whom the firm had previously done an extensive trade in cereals. Business prospects were indeed of the gloomiest. Three-fourths of the firm's mills were stopped, and an immense number of their workmen paid off and turned out to beg, steal, or starve. To deepen the gloom still further, Patrick took the opportunity, while in a state of mental aberration, and under the advice of some low pot-house companions, of bringing a futile action against his brothers for dissolution of partnership. It failed; but again the whole costs came out of the shrunken exchequer of the firm.

John revenged himself in a petty way by disgracing Dazzleye, and re-instating Mr Sorrystone at the manager's desk. But great as was the business genius of that excellent manager, he was powerless to stem such a disastrous tide as had now set in. The keys had not been in his possession a week

when the antiquated Ali, ragged and dirtier than ever, came blubbering to John, crying, "The worst has come." His emotion prevented him from explaining himself intelligibly; but, while he sat whining, with tears running from his bleared eyes, and tobacco juice trickling from the corners of his mouth, John took up a paper the broken-down cigar merchant had produced, and opened it. He read it, turned pale, and dropped it. Even his plodding brain grasped at once the desperate state of matters, and his heart echoed the fatalist moan of the ruined reprobate—"It is fate."

It was a summons on the part of Ivan Peterson against Ali Ben Didlem, setting forth anew his old claim to that abandoned wretch's property. Even the pacific Sorrystone now admitted that it was inevitable John should join cause with Ali. This new move, it was plain, was only the first in a game, which, if not stoutly contested, would end in the total ruin of the firm. So once more, with a heavier heart and a lighter purse than ever, John became a litigant.

It was a long suit, and fiercely fought. The old forged title-deeds were founded on once more, but this time with better success. Ivan was able to employ the very best counsel—enriched as he was by the revenues of his nephews, and through some happy speculations he had made, as well as aided by Hungry Joseph, who licked his chops as he thought of pickings to come. John and Ali, with the aid

of such lawyers as their impoverished condition enabled them to retain, fought desperately; but the fight was a losing one in every sense. One or two points were in their favour, but Ivan ultimately triumphed. The ancient tobacconist, in his frantic distress, attempted suicide with a pair of cigar scissors, but was prevented. When he recovered and grew a little reasonable, Ivan hired him as a shopman and general drudge on the premises at a small salary, reduced him to the condition of a eunuch, and lodged him and all his wives in one of the cellars. Unkindest cut of all, he made the veteran profligate wash himself and go to church regularly.

By this time the firm of Brittain Brothers was practically insolvent. Business at the principal shop was in a chaotic state, and wholly unremunerative. Their new shops, at the far east and west ends of the town, had thriven excellently under the management of two of John's sons; but when the distressed father sought their aid they pretended not to know him, and spurned him from their shops, trusting that poverty would prevent him insisting on his claims. Both of these ungrateful sons are at the present day doing magnificent businesses—one on his own account, the other in partnership with his neighbour and relative, Jonathan Eagle. The sole remaining hope of the firm was the great East End Emporium. Here still remained a source of revenue which, if secure, might enable them to tide over their difficulties, and attain some measure of

their former prosperity. But there was a chill at John's heart when he saw, on calculating all chances, that this was his only hope.

Sandy stood gallantly by his brother in adversity, uttered no word of blame, and devoted all his energies to attempts at reinstating the firm in a respectable position. Patrick, alas! went daily from bad to worse in his abandoned career. In prosperity he had been bad, but in adversity he was ten times worse. He rioted and squandered as if beggary were impossible; and after tormenting his brothers, and thwarting their efforts at re-habilitation, "dissolved the partnership" by setting off one dark night with everything portable he could lay his hands on.

The works of the firm were now, almost without exception, closed. The trade in metals, which had long been the backbone of the business, was entirely gone. The few workmen still employed were put on half-pay, and crawled gauntly about the shops, with hungry faces and heavy hearts. Those who had been discharged, and were face to face with the last terrors of starvation, became desperate. Famine-stricken, they attacked their more fortunate, or rather less miserable, fellows, robbed and maltreated them, and even took their lives. Others broke into the firm's workshops, smashed the windows and machinery, applied the incendiaries' torch, and laughed as the lurid flames rose against the sky. This was the madness of despair. Then the half-

paid wretches still employed, tried in their ignorance and misery to squeeze blood from a stone. They insisted on better wages; and when the inevitable refusal came, "went out on strike." John, smarting under a sense of injury, and to stave off ruin, sought other hands. A certain Tee Potfoo, who kept a china shop at the far east end of the town, had a large number of surplus labourers. They had long been on good enough terms to exchange friendly drinks, and John now solicited his aid. The result was, that Tee Potfoo's employés swarmed to John's warehouse, bringing their abominable vices and their pigtails with them. The discharged workmen of the Brittain's, and the men on strike, rose *en masse* at the heathen invasion. Appalling scenes followed, and the ruin of the hapless firm was brought one step nearer.

Then came the next move in the fatal game. Ivan Peterson, after ensconcing himself in the premises of the luckless Ali, proceeded to take measures to assert his acquired power of controlling the canal and gateway, so necessary to the trade of the East End Emporium. To begin, he imposed a tax on all traffic, thus increasing the cost of the goods, and harassing the customers. The firm struggled bravely on, however, and made some headway even against these difficulties, but the deep cunning of Peterson checkmated the partners at last. He had long had in his eye, and kept in his pay for use when his schemes were ripe, a certain dusky-

skinned patriarch who had been in the town beyond the memory of the oldest inhabitant. It was certain that at one time old Chunderbung Rumagee had been the proprietor and lord of the stately premises constituting the East End Emporium of Brittain Brothers. The firm, when it found itself in need of a shop in that quarter, had persuaded Chunderbung to throw up his claim by the undeniable logic generally resorted to by the strong in arguing with the weak when rhetoric fails. The brown-visaged Chunderbung was now a somewhat silly old man, despite a good classical education ; and with indifferent grace had settled down in the service of the firm. At the instigation of Ivan, Chunderbung suddenly threw up his situation under Brittain Brothers, and made a formal demand for the restitution of his property. Once again, therefore, the unhappy brothers found themselves involved in the ruinous meshes of litigation. At first they coped successfully with Chunderbung, but when victory seemed theirs, the real combatant, Ivan Peterson, stepped in to aid his puppet. In his hands the cause went very differently. Having openly espoused it, he had an excuse for other strong measures, and he forthwith closed the canal and gateway. John was paralysed ; and very soon the newspapers chronicled the fact that in the suit of *Rumagee v. Brittain*s the plaintiff had obtained judgment, with costs. What became of Rumagee is problematic. Certainly the new name that is

now displayed over the door of the East End Emporium is not Chunderbung Rumagee, but IVAN PETERSON.

The end of the once powerful firm of Brittain Brothers was at hand. Their central house had long ceased to show any signs of vitality. The suburban and other branches were in the hands of John's ungrateful sons. Secure in their prosperity they scouted his applications for aid, and thought generosity was exhausted when they let the brothers have an occasional meal of their cold beef or mutton at reduced prices. Last and greatest shock of all, the East End Emporium was gone. Nothing remained but debt, destitution, and desolation.

John now maintained the gloomy silence of a shattered man. He wandered inconsolable through the deserted shops and factories, whose walls were rapidly crumbling to dust; saddening relics of bygone prosperity! Machinery dismantled, roofs yawning to the sky, grass growing green in the once busy courtyards,—commercial greatness, civic importance, all departed, as if they never had been. No wonder the proud man should nourish a bitter spirit. Sandy's mind, always of a metaphysical cast, found relief in moralizing. He had a fruitful theme in the hollowness of mere worldly prosperity, as illustrated by the experience of the firm; and as it had been a theory of his that ruin must be the ultimate outcome of all earthly things, he now took pleasure in finding the fact square with

his theory. It was, therefore, with no great effort at resignation, that one evening he informed John that the end of the tether had been reached, and that the shutters would have to remain up on the following morning.

“Hech!” he moralized, “we’ll just hae tae end business as we began, wi’ naethin’ but oor appetites. We’ve had oor share o’ the ups o’ life ; we maun noo face the doons. Aiblins we’ll be spared tae end oor days in some decent, peaceable way. There’s big merchants and sma’ merchants, and there may be as muckle warldly happiness in selling farthing dips and retailing oor neighbours’ wares, as lording it at the heid o’ the market. Bear up, man, we’re no deid yet ; and doubtless it’s a’ for the best, after a’.”

Next morning the shutters were not taken down, and the whole world knew that Brittain Brothers were at last bankrupt. In due time commissioners were appointed to inquire into their affairs, and after a lengthy examination the trustee paid as good a dividend as he could to the creditors, and discharged the bankrupts.

And so they were left to begin the world over again, with nothing but what their creditors couldn’t take from them. Not but that it was shrewdly suspected they found great comfort in a long stocking Sandy was rumoured to have, which was quite full, although nobody’s leg was in it.

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