

Anstey F.

Tourmalin's Time Cheques



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THE PROLOGUE

On Deck. —Curry and Culture. —Alternative Distractions. —A Period of Probation. —The Oath and the Talisman. —Wavering. —A Chronological Error. —The Time Bargain. —Tourmalin Opens an Account.

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

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

Another alternative was open to him, it is true: not far away were other deck-chairs, in which some of the lady passengers were reading, writing, and chatting more or less languidly. There were not very many on board – for it was autumn, a time at which homeward-bound vessels are not apt to be crowded; – but even in that small group there were one or two with whom it might have seemed possible to pass a little time in a pleasant and profitable manner. For instance, there was that tall, graceful girl in the navy-blue skirt, and the striped cotton blouse confined at her slender waist by a leathern belt. (Tourmalin, it should be mentioned, was in the habit of noticing the details of feminine costume.) She had regular features, grey eyes which lighted up whenever she spoke, and an expression of singular nobility and sweetness; her fair hair was fastened up in loose gleaming masses under her highly becoming straw hat.

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

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

Peter was a flat-headed little man, with weak eyes and flaxen hair; but even flat-headed little men may indulge these fancies at times, without grossly deceiving themselves. He knew, as one does learn such things on board ship, that the name of the first young lady was Tyrrell, and that she was the daughter of a judge who had been spending the Long Vacation in a voyage to recruit his health. Of the other, he knew no more than that she was a Miss Davenport.

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

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

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

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

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

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

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

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

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

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

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

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

"I wish you could show a little more confidence in me," he had answered, in a wounded tone. "Since I met you, Sophia, I have ceased to be the butterfly I was. But as you seem to doubt me, it may relieve your mind if I promise faithfully that, while I am away from you, I will never, under any

inducement, allow myself to overstep the limits of the most ordinary civility towards any woman with whom I may be brought in contact. I swear it, Sophia! Are you satisfied now?"

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

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

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

In case he should feel himself wavering at any time, he had been careful to provide himself with a talisman in the shape of a photograph, the mere sight of which would be instantly effectual. But somehow, since he had been on board the *Boomerang*, the occasions on which he had been driven to refer to this photograph had been growing more and more frequent; while, at the same time, he had a tormenting consciousness that it took an increasingly longer time to work.

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

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

But then his oath – his rash and voluntary oath to Sophia – what of that? He had not, it was true, debarred himself from ordinary civility; but could he be sure of keeping always within those bounds if the acquaintanceship was once established? He had reasons for doubting this very seriously. And, besides, had not Sophia more than hinted in her last letter that, as a reward for his fidelity, she might join the ship at Gibraltar with her mother, and so put an earlier end to his term of probation? He could not be too careful. After holding out so long, it would be madness to relax his precautions now. No, he would resist these Sirens, like a modern Ulysses; though, in the latter's case, the Sirens were not actually on board, and, even then, the hero had to be lashed to the mast. But Tourmalin felt confident, notwithstanding, that he would prove at least as obdurate as the wily Greek.

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

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

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

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

"Looking at your watch, eh?" said his friend Perkins, as he reached Peter's chair for about the hundredth time. "Ah! you're fast, I see. Haven't altered your watch yet? They've put the ship's clock back again this morning; nearly half-an-hour it was this time – it was rather less yesterday and the day before: we shall go on gaining so much extra time a day, I suppose, till we get to Gib."

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

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

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

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

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

"I would much rather be without them" said Peter. "I find it quite difficult enough to spend the time as it is; and how on earth I can spend any more, I don't know!"

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

"What else am I to do with it?"

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

"Not altogether," confessed Peter, considerably puzzled.

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

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

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

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

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

"Just so," said the Manager; "but if you will kindly hear me out, I am coming to that. Lending time is only one side of our business; we are also ready to accept the charge of any spare time that customers may be willing to deposit with us, and, with our experience and facilities, I need hardly

say that we are able to employ it to the best advantage. Now, say, for example, that you wish to open an account with us. Well, we'll take these spare half-hours of yours that are only an encumbrance to you at present, and if you choose to allow them to remain on deposit, they will carry interest at five per cent. per month; that is, five minutes on every hour and three-quarters, roughly, for each month, until you withdraw them. In that way alone, by merely leaving your time with us for six months you will gain – now, let me see – over three additional hours in compound interest on your original capital of ten hours or so. And no previous notice required before withdrawal! Let me tell you, sir, you will not find many banks do business on such terms as that!"

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

"You don't? You surprise me, you really do. Here are you, with these additional hours lying idle on your hands: you didn't expect 'em, and don't want 'em. But how do you know that you *mayn't* be glad of 'em at some time or other? Just think how grateful you might be hereafter, if you could get back a single one of these half-hours which you find so tedious now. Half-an-hour on board a fine ship like this, splendid weather, bracing sea-air, perfect rest, pleasant company, and so on – why, you'd be willing to pay any money for it! Well, bank your extra time; and you can draw every individual hour in quarters, halves, or wholes, when you please and *as* you please. *That's* the advantage of it, sir!"

"I think I see," said Peter: "only, how am I to make the deposit in the first instance?"

"That's easily arranged. The captain can't compel you to accept the time now by merely putting back the hands of the clock, can he? So, all *you* have to do is to abstain from altering your watch so long as you are on board, and to fill up a little form; after which I shall be happy to supply you with a book of Time Cheques, which you can fill up and present whenever you wish to spend a given number of minutes in the pleasantest possible of ways."

"But where am I to present these cheques?" inquired Peter.

"Oh!" said the Manager, "there will be no difficulty whatever about that. Any clock will cash it for you – provided, of course, that it hasn't stopped. You merely have to slip your cheque underneath or behind it, and you will at once be paid whatever amount of time the cheque is drawn for. I can show you one of our forms if you like?"

Here he brought out a bulky leather case, from which he extracted a printed document, which he handed to Peter.

Peter, however, being naturally cautious, felt a hesitation which he scarcely liked to confess.

"You see," he said, "the fact is, I should like to know first ... I've never been engaged in a – a transaction of this kind before; and, well – what I mean is, do I incur any risk of – er – a supernatural character?.. It isn't like that business of Faust's, eh, don't you know?"

The Manager took back the paper with an abruptness which showed that his temper was ruffled by this suspicion.

"My good sir!" he said, with a short offended laugh, "don't, on any account, imagine that *I* care two pins whether you become a depositor or not. I daresay our house will continue to exist without your account. As for liability, ours is a limited concern; and, besides, a deposit would not constitute you a shareholder. If you meant anything more – well, I have still to learn that there's anything diabolical about *me*, sir! I simply thought I was doing you a good turn by making the suggestion; and, besides, as a business man, I never neglect any opportunity, however small. But it's entirely as you please, I'm sure."

There was nothing in the least demoniacal, even in his annoyance, and Peter was moved to contrition and apology.

"I – I really beg your pardon!" he said. "I do hope I haven't offended you; and, if you will allow me, I shall consider it a personal favour to be allowed to open an account with your bank. It would

certainly be a great convenience to draw some of this superfluous time at some future day, instead of wasting it now. Where do I sign the form?"

The Manager was appeased; and produced the form once more, indicating the place for the signature, and even providing a stylograph-pen for the purpose. It was still somewhat of a relief to Peter's mind to find that the ink it contained was of the ordinary black hue.

"And now, about cheques," said his friend, after the signature had been obtained. "How many do you think you would require? I should say that, as the deposit is rather small, you will find fifty more than sufficient? We shall debit you with fifty seconds to cover the cheque-book. And we always recommend 'bearer' cheques as, on the whole, more convenient."

Peter said he would have fifty "bearer" cheques, and was accordingly given an oblong grey-green book, which, except that it was a trifle smaller, was in nowise different, outwardly, from an ordinary cheque-book. Still, his curiosity was not completely satisfied.

"There is just one question more," he said. "When I draw this time, where will it be spent?"

"Why, naturally, on board this ship," explained the Manager. "You see that the time you will get must necessarily be the extra time to which you are entitled by virtue of your passage, and which you *would* have spent as it accrued if you had not chosen to deposit it with us. By the way, when you are filling up cheques, we much prefer not to be called upon to honour drafts for less than fifteen minutes; as much more as you like, but not less. Well, then, we may consider that settled. I am extremely glad to have had the opportunity of obliging you; and I think I can promise that you will have no reason to repent of having made such a use of your time. I'll wish you good-bye for the present, sir!"

The Manager resumed his hygienic tramp round the deck, leaving Peter with the cheque-book in his hand. He was no longer surprised: now that he was more familiar with the idea, it seemed a perfectly natural and matter-of-fact arrangement; he only wondered that he had never thought of so obvious a plan before. And it was an immense relief to know that he had got rid of his extra hours for the present, at all events, and that he could now postpone them to a period at which they would be a boon rather than a burden.

And very soon he put the cheque-book away, and forgot all about it.

CHAPTER I.

Tourmalin's First Cheque, and How he Took It

Fidelity Rewarded. —Love's Catechism. —Brain-fag. —A Timely Recollection. —The Experiment, and some Startling Results. —Question Time. — "Dear Friends." —A Compromise.

Peter Tourmalin's probation was at an end, and, what was more, he had come through the ordeal triumphantly. How he managed this, he scarcely knew; no doubt he was aided by the consciousness that the extra hours which he felt himself most liable to mis-spend had been placed beyond his disposal. At all events, when he met Sophia again, he had been able to convince her that her doubts of his constancy, even under the most trying conditions, were entirely undeserved. Now he was receiving his recompense: his engagement to Sophia was no longer conditional, but a recognised and irrevocable fact. It is superfluous to say that he was happy. Sophia had set herself to repair the deficiencies in his education and culture; she took him to scientific lectures and classical concerts, and made him read standard authors without skipping. He felt himself daily acquiring balance and seriousness, and an accurate habit of thought, and all the other qualities which Sophia wished him to cultivate.

Still, there were moments when he felt the need of halting and recovering his wind, so to speak, in the steep and toilsome climb to her superior mental level – times when he felt that his overtaxed brain absolutely required relaxation of some sort.

He felt this particularly one dreary morning, late in November, as he sat in his London chambers, staring with lack-lustre eyes at the letter he had that day received from his betrothed. For although they met nearly every day, she never allowed one to pass without a letter – no fond and foolish effusion, be it understood, but a kind of epistolary examination-paper, to test the progress he was making. This one contained some searching questions on Buckle's *History of Civilisation*, which he was expected to answer by return of post. He was not supposed to look at the book, though he had; and even then he felt himself scarcely better fitted to floor the tremendous posers devised by Sophia's unwearying care.

The day before, he had had "search-questions" in English poetry from Chaucer to Mr. Lewis Morris, which had thinned and whitened his hair; but this was, if possible, even worse.

He wished now that he had got up his Buckle more thoroughly during his voyage on the *Boomerang*— and, with the name, his arrangement with the Manager suddenly rose to his recollection. What had he done with that book of Time Cheques? If he could only get away, if but for a quarter of an hour – away from those sombre rooms, with their outlook on dingy housetops and a murky rhubarb-coloured sky, – if he could really exchange all that for the sunniness and warmth and delicious idleness which had once seemed so tedious, what a rest it would be! And would he not return after such an interlude with all his faculties invigorated, and better able to cope with the task he now found almost insuperable?

The first thing was to find the cheque-book, which did not take him long; though when he had found it, something made him pause before filling up a cheque. What if he had been made a fool of – if the Anglo-Australian Joint Stock Time Bank Limited never existed, or had suspended payment? But that was easily settled by presenting a cheque. Why should he not, just by way of experiment? His balance was intact as yet; he was never likely to need a little ready time more than he did just then. He would draw the minimum amount, fifteen minutes, and see how the system worked.

So, although he had little real confidence that anything would happen at all, he drew a cheque, and slipped it behind the frivolous and rather incorrect little ormolu clock upon his chimneypiece.

The result was instantaneous, and altogether beyond his expectations! The four walls of his room assumed the transparency of gauze for a second, before fading entirely away; the olive fog changed to translucent blue; there was a briny breath in the air, and he himself was leaning upon the

rail at the forward end of the hurricane-deck of the *Boomerang*, which was riding with a slow and stately rise and fall over the heaving swell.

That was surprising enough; but more surprising still was the discovery that he was apparently engaged in close and confidential conversation with a lovely person in whom he distinctly recognised Miss Tyrrell.

"Yes, I forgive you, Mr. Tourmalin," she was saying, with an evident effort to suppress a certain agitation; "but indeed, *indeed*, you must never speak to me like that again!"

Now, as Peter was certainly not conscious of ever having spoken to her at all in his life, this was naturally a startling and even embarrassing beginning.

But he had presence of mind enough to take in the position of affairs, and adapt himself to them. This was one of the quarters of an hour he *would* have had, and it was clear that in some portion or other of his spare time he would have made Miss Tyrrell's acquaintance in some way. Of course, he ought to have been paid that particular time first; but he could easily see from her manner, and the almost tender friendliness which shone in her moistened eyes, that at this period they had advanced considerably beyond mere acquaintanceship. There had been some little mistake probably; the cheques had been wrongly numbered perhaps, or else they were honoured without regard to chronological sequence, which was most confusing.

Still, he had nothing to do but conceal his ignorance as well as he could, and pick up the loose threads as he went along. He was able, at all events, to assure her that he would not, if he could help it, incur her displeasure by speaking to her "like that" in future.

"Thanks," she said. "I know it was only a temporary forgetfulness; and – and if what you suspect should prove to be really true – why, then, Mr. Tourmalin, then, of course, you may come and tell me so."

"I will," he said; "I shall make a point of it. Only," he thought to himself, "she will have to tell me first *what* I'm to tell her."

"And in the meantime," she said, "let us go on as before, as if you had never brought yourself to confide your sad story to me."

So he had told a sad story, had he? he thought, much bewildered; for, as he had no story belonging to him of that character, he was afraid he must have invented one, while, of course, he could not ask for information.

"Yes," he said, with great presence of mind, "forget my unhappy story – let it never be mentioned between us again. We will go on as before —*exactly* as before."

"It is our only course," she agreed. "And now," she added, with a cheerfulness that struck him as a little forced, "suppose we talk of something else."

Peter considered this a good suggestion, provided it was a subject he knew a little more about; which, unhappily, it was not.

"You never answered my question," she reminded him.

He would have liked, as Ministers say in the House, "previous notice of that question;" but he could hardly say so in so many words.

"No," he said. "Forgive me if I say that it is a – a painful subject to me."

"I understand that," she said, gently (it was more than *he* did); "but tell me only this: was it *that* that made you behave as you did? You are sure you had no *other* reason?"

[*"If I say I had,"* thought Peter, *"she will ask me what it was."*] "I will be as frank as possible, Miss Tyrrell," he replied. "I had *no* other reason. What other reason *could* I have had?"

"I half fancied – but I ought to have seen from the first that, whatever it was, it was not that. And now you have made everything quite clear."

"I am glad you find it so," said Peter, with a touch of envy.

"But I might have gone on misunderstanding and misjudging, putting you down as proud and cold and unsociable, or prejudiced, but for the accident which brought us together, in spite of your determination that we should remain total strangers!"

It was an *accident* which had made them acquainted, then? He would draw the cheque which contained that episode of his extra time sooner or later; but it was distinctly inconvenient not to have at least *some* idea of what had happened.

"A fortunate accident for me, at all events!" he said, with a judicious recourse to compliment.

"It might have been a very unfortunate one for poor papa," she said, "but for you. I do believe he would have been quite inconsolable."

Peter felt an agreeable shock. Had he really been fortunate enough to distinguish himself by rescuing the Judge's fair daughter from some deadly peril? It looked very like it. He had often suspected himself of a latent heroism which had never had an opportunity of being displayed. This opportunity must have occurred, and he had proved equal to the occasion, in one of those extra hours!

"I can quite imagine that he would be inconsolable indeed!" he said gallantly. "Fortunately, I was privileged to prevent such a calamity."

"Tell me again exactly *how* you did it," she said. "I never quite understood."

Peter again took refuge in a discreet vagueness.

"Oh," he replied, modestly, "there's not much to tell. I saw the – er – danger, and knew there wasn't a moment to lose; and then I sprang forward, and – well, you know the rest as well as I do!"

"You only just caught him as he was going up the rigging, didn't you?" she asked.

So it was the Judge he had saved – not his daughter! Peter felt a natural disappointment. But he saw the state of the case now: a powerful judicial intellect overstrained, melancholia, suicidal impulses – it was all very sad; but, happily, he had succeeded in saving this man to his country.

"I – ventured to detain him," he said, considerately, "seeing that he was – er – rather excited."

"But weren't you afraid he would bite you?"

"No," said Peter, pained at this revelation of the Judge's condition, "that possibility did *not* occur to me. In fact, I am sure that – er – though the strongest intellects are occasionally subject to attacks of this sort, he would never so far forget himself as to – er – bite a complete stranger."

"Ah!" she said, "you don't know what a savage old creature he can be sometimes. He never ought to be let loose; I'm sure he's dangerous!"

"Oh! but think, Miss Tyrrell," remonstrated Peter, unmistakably shocked at this unfilial attitude towards a distinguished parent; "if he was – er – dangerous, he would not be upon the Bench now, surely!"

She glanced over her shoulder, with evident apprehension.

"How you frightened me!" she said. "I thought he was really there! But I hope they'll shut him up in future, so that he won't be able to do any more mischief. You didn't tell me how you got hold of him. Was it by his chain, or his tail?"

Peter did not know; and, besides, it was as difficult for him to picture himself in the act of seizing a hypochondriacal judge by his watch-chain or coat-tail, as it was for him to comprehend the utter want of feeling that could prompt such a question from the sufferer's own daughter.

"I hope," he said, with a gravity which he intended as a rebuke – "I hope I treated him with all the respect and consideration possible under the – er – circumstances... I am sorry that that remark appears to amuse you!"

For Miss Tyrrell was actually laughing, with a merriment in which there was nothing forced.

"How can I help it?" she said, as soon as she could speak. "It is too funny to hear you talking of being regretful and considerate to a horrid monkey!"

"A *monkey*!" he repeated involuntarily.

So it was a monkey that was under restraint, and not a Judge of Her Majesty's Supreme Court of Judicature: a discovery which left him as much in the dark as to what particular service he had

rendered as ever, and made him tremble to think what he might have said. But apparently, by singular good fortune, he had not committed himself beyond recovery; for Miss Tyrrell only said:

"I thought you were speaking of the monkey, the little wretch that came up behind papa and snatched away all his notes – the notes he had made for the great case he tried last term, and has to deliver judgment upon when the Courts sit again. Surely he told you how important they were, and how awkward it would have been if the monkey had escaped with them, and torn them into pieces or dropped them into the sea? – as he probably would have done, but for you!"

"Oh, ah, yes!" said Peter, feeling slightly crestfallen, for he had hoped he had performed a more dashing deed than catching a loose monkey. "I believe your father – Sir John?" he hazarded ... "Sir William, of course, thank you ... did mention the fact. But it really was such a trifling thing to do."

"Papa didn't think so," she said. "He declares he can never be grateful enough to you. And, whatever it was," she added softly, and even shyly, "I, at least, can never think lightly of a service which has – has made us what we are to one another."

What they were to one another! And what was *that*? A dreadful uncertainty seized upon Peter. Was it possible that, in some way he did not understand, he was engaged to this very charming girl, who was almost a stranger to him? The mere idea froze his blood; for if that was so, how did it affect his position towards Sophia? At all hazards, he must know the worst at once!

"Tell me," he said, with trembling accents, – "I know you have told me already, but tell me once more – precisely what we are to one another at present. It would be so much more satisfactory to my mind," he added, in a deprecatory tone, "to have that clearly understood."

"I thought I had made it quite clear already," she said, with the least suspicion of coldness, "that we can be nothing more to one another than friends."

The relief was almost too much for him. What a dear, good, sensible girl she was! How perfectly she appreciated the facts!

"*Friends!*" he cried. "Is that *all*? Do you really mean we are nothing more than friends?"

He caught her hand, in the fervour of his gratitude, and she allowed it to remain in his grasp; which, in the altered state of things, he found rather pleasant than otherwise.

"Ah!" she murmured, "don't ask me for more than I have said – more than I can ever say, perhaps! Let us be content with remaining friends – dear friends, if you like – but no more!"

"I will," said Peter promptly, "I will be content. Dear friends, by all means; but no more!"

"No," she assented; "unless a time should come when –"

"Yes," said Peter, encouragingly, as she hesitated. "You were about to say, a time when –?"

Her lips moved, a faint flush stole into her cheeks; she was about to complete her sentence, when her hand seemed to melt away in his own, and he stood, grasping the empty air, by his own mantelpiece. The upper deck, the heaving bows, the blue seaboard, Miss Tyrrell herself, all had vanished; and in their stead were the familiar surroundings of his chamber, the grimy London house fronts, and Sophia's list of questions lying still unanswered upon his writing-table! His fifteen minutes had come to an end; the cheque was nowhere to be seen. The minute-hand of his clock had not moved since he last saw it; but this last circumstance, as he saw on reflection, was only natural, for otherwise the Time Deposit would have conferred no real advantage, as he would never have regained the hours he had temporarily foregone.

For some time Peter sat perfectly still, with his head between his hands, occupied in a mental review of this his initial experience of the cheque-book system. It was as different as possible from the spell of perfect rest he had anticipated; but had it been unpleasant on that account? In spite of an element of mystification at starting, which was inevitable, he was obliged to admit to himself that he had enjoyed this little adventure more than perhaps he should have done. With all his attachment to Sophia, he could hardly be insensible to the privilege of suddenly finding himself the friend – and more than that, the dear friend – of so delightful a girl as this Miss Tyrrell.

There was a strange charm, a peculiar and quite platonic tenderness about an intimacy of this peculiar and unprecedented nature, which increased at every fresh recollection of it. It increased so rapidly indeed, that almost unconsciously he drew the cheque-book towards him, and began to fill up another cheque with a view to an immediate return to the *Boomerang*.

But when he had torn the cheque out, he hesitated. It was all quite harmless: the most severe moralist could not convict him of even the most shadowy infidelity towards his *fiancée*, if he chose to go back and follow up a purely retrospective episode like this – an episode which interested and fascinated him so strongly – only, what would Sophia say to it? Instinctively, he felt that the situation, innocent as it was, would fail to commend itself to her. He had no intention of informing her, it was true; but he knew that he was a poor dissembler – he might easily betray himself in some unguarded moment, and then – No! it was vexing, no doubt; but, upon the whole, it was wiser and better to renounce those additional hours on board the *Boomerang* altogether – to allow this past, that never had, but only might have been, to remain unsummoned and unknown for ever. Otherwise, who could tell that, by gradual assaults, even such an affection as he had for Sophia might not be eventually undermined?

But this fear, as he saw the next moment, was almost too extravagant to be seriously taken into account. He felt nothing, and never could feel anything, but warm and sincere friendship for Miss Tyrrell; and it was satisfactory to know that she was in no danger of mistaking his sentiments. Still, of course there was always a certain risk, particularly when he was necessarily in ignorance of all that had preceded and followed the only colloquy they had had as yet. At last he decided upon a compromise: he would not cash that second cheque for the present, at all events; he would reserve it for an emergency, and only use it if he was absolutely driven to do so as a mental tonic. Perhaps Sophia would not compel him to such a necessity again; he hoped – at least, he *thought* she would not.

So he put the unrepresented cheque in an inner pocket, and set to work with desperate energy at his examination-paper; although his recent change must have proved less stimulating to his jaded faculties than he had hoped, since Sophia, after reading his answers, made the cutting remark that she scarcely knew which he had more completely failed to apprehend – the purport of his author, or that of the very simple questions she had set him.

Peter could not help thinking, rather ruefully, that Miss Tyrrell would never have been capable of such severity as that; but, then, Miss Tyrrell was not his *fiancée*, only a very dear friend, whom he would, most probably, never meet again.

CHAPTER II.

The Second Cheque

Furnishing.—A Cosy Corner.—"Sitting Out."—Fresh Discoveries.—Twice a Hero.—Bewilderment and Bathos.

The knowledge that one has a remedy within reach is often as effectual as the remedy itself, if not more so; which may account for the fact that, although a considerable number of weeks had elapsed since Peter Tourmalin had drawn his second cheque on the Anglo-Australian Joint Stock Time Bank Limited, that cheque still remained unrepresented.

The day fixed for his wedding with Sophia was drawing near; the flat in the Marylebone Road, which was to be the scene of their joint felicity, had to be furnished, and this occupied most of his time. Sophia took the entire business upon herself, for she had scientific theories on the subject of decoration and colour harmonies which Peter could only accept with admiring awe; but, nevertheless, she required him to be constantly at hand, so that she could consult him after her own mind had been irrevocably made up.

One February afternoon he was wandering rather disconsolately about the labyrinthine passages of one of the monster upholstery establishments in the Tottenham Court Road, his chief object being to evade the courtesies of the numerous assistants as they anxiously inquired what they might have the pleasure of showing him. He and Sophia had been there since mid-day; and she had sat in judgment upon carpets which were brought out, plunging like unbroken colts, by panting foremen, and unrolled before her in a blinding riot of colour. Peter had only to express the mildest commendation of any carpet to seal that carpet's doom instantly; so that he soon abstained from personal interference.

Now Sophia was in the ironmongery department, choosing kitchen utensils, and his opinion being naturally of no value on such matters, he was free to roam wherever he pleased within the limits of the building. He felt tired and rather faint, for he had had no lunch; and presently he came to a series of show-rooms fitted up as rooms in various styles: there was one inviting-looking interior, with an elaborate chimneypiece which had cosy cushioned nooks on either side of the fireplace, and into one of these corners he sank with heartfelt gratitude; for it was a comfortable seat, and he had not sat down for hours. But as his weariness wore away, he felt the want of something to occupy his mind, and searched in his pockets to see if he had any letters there – even notes of congratulation upon his approaching marriage would be better than nothing in his present reduced condition. But he had left all his correspondence at his chambers. The only document he came upon was the identical time cheque he had drawn long ago: it was creased and rumpled; but none the less negotiable, if he could find a clock. And on the built-up chimneypiece there was a clock, a small *faience*

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