

## CH XIII ~ IN STRANGE WATERS

*Sir Arthur Conan Doyle*



When Doctor Walker had departed, the Admiral packed all his possessions back into his sea chest with the exception of one little brass-bound desk. This he unlocked, and took from it a dozen or so blue sheets of paper all mottled over with stamps and seals, with very large V. R.'s printed upon the heads of them. He tied these carefully into a small bundle, and placing them in the inner pocket of his coat, he seized his stick and hat.

"Oh, John, don't do this rash thing," cried Mrs. Denver, laying her hands upon his sleeve. "I have seen so little of you, John. Only three years since you left the service. Don't leave me again. I know it is weak of me, but I cannot bear it."

"There's my own brave lass," said he, smoothing down the grey-shot hair. "We've lived in honor together, mother, and please God in honor we'll die. No matter how debts are made, they have got to be met, and what the boy owes we owe. He has not the money, and how is he to find it? He can't find it. What then? It becomes my business, and there's only one way for it."

"But it may not be so very bad, John. Had we not best wait until after he sees these people to-morrow?"

"They may give him little time, lass. But I'll have a care that I don't go so far that I can't put back again. Now, mother, there's no use holding me. It's got to be done, and there's no sense in shirking it." He detached her fingers from his sleeve, pushed her gently back into an arm-chair, and hurried from the house.

In less than half an hour the Admiral was whirled into Victoria Station and found himself amid a dense bustling throng, who jostled and pushed in the crowded terminus. His errand, which had seemed feasible enough in his own room, began now to present difficulties in the carrying out, and he puzzled over how he should take the

first steps. Amid the stream of business men, each hurrying on his definite way, the old seaman in his grey tweed suit and black soft hat strode slowly along, his head sunk and his brow wrinkled in perplexity. Suddenly an idea occurred to him. He walked back to the railway stall and bought a daily paper. This he turned and turned until a certain column met his eye, when he smoothed it out, and carrying it over to a seat, proceeded to read it at his leisure.

And, indeed, as a man read that column, it seemed strange to him that there should still remain any one in this world of ours who should be in straits for want of money. Here were whole lines of gentlemen who were burdened with a surplus in their incomes, and who were loudly calling to the poor and needy to come and take it off their hands. Here was the guileless person who was not a professional moneylender, but who would be glad to correspond, etc. Here too was the accommodating individual who advanced sums from ten to ten thousand pounds without expense, security, or delay. "The money actually paid over within a few hours," ran this fascinating advertisement, conjuring up a vision of swift messengers rushing with bags of gold to the aid of the poor struggler. A third gentleman did all business by personal application, advanced money on anything or nothing; the lightest and airiest promise was enough to content him according to his circular, and finally he never asked for more than five per cent. This struck the Admiral as far the most promising, and his wrinkles relaxed, and his frown softened away as he gazed at it. He folded up the paper rose from the seat, and found himself face to face with Charles Westmacott.

"Hullo, Admiral!"

"Hullo, Westmacott!" Charles had always been a favorite of the seaman's. "What are you doing here?"

"Oh, I have been doing a little business for my aunt. But I have never seen you in London before."

"I hate the place. It smothers me. There's not a breath of clean air on this side of Greenwich. But maybe you know your way about pretty well in the City?"

"Well, I know something about it. You see I've never lived very far from it, and I do a good deal of my aunt's business."

"Maybe you know Bread Street?"

"It is out of Cheapside."

"Well then, how do you steer for it from here? You make me out a course and I'll keep to it."

"Why, Admiral, I have nothing to do. I'll take you there with pleasure."

"Will you, though? Well, I'd take it very kindly if you would. I have business there. Smith and Hanbury, financial agents, Bread Street."

The pair made their way to the river-side, and so down the Thames to St. Paul's landing—a mode of travel which was much more to the Admiral's taste than 'bus or cab. On the way, he told his companion his mission and the causes which had led to it. Charles Westmacott knew little enough of City life and the ways of business, but at least he had more experience in both than the Admiral, and he made up his mind not to leave him until the matter was settled.

"These are the people," said the Admiral, twisting round his paper, and pointing to the advertisement which had seemed to him the most promising. "It sounds honest and above-board, does it not? The personal interview looks as if there were no trickery, and then no one could object to five per cent."

"No, it seems fair enough."

"It is not pleasant to have to go hat in hand borrowing money, but there are times, as you may find before you are my age, Westmacott, when a man must stow away his pride. But here's their number, and their plate is on the corner of the door."

A narrow entrance was flanked on either side by a row of brasses, ranging upwards from the shipbrokers and the solicitors who occupied the ground floors, through a long succession of West Indian agents, architects, surveyors, and brokers, to the firm of which they were in quest. A winding stone stair, well carpeted and railed at first but growing shabbier with every landing, brought them past innumerable doors until, at last, just under the ground-glass roofing, the names of Smith and Hanbury were to be seen painted in large white letters across a panel, with a laconic invitation to push beneath it. Following out the suggestion, the Admiral and his companion found themselves in a dingy apartment, ill lit from a couple of glazed windows. An ink-stained table, littered with pens, papers, and almanacs, an American cloth sofa, three chairs of varying patterns, and a much-worn carpet, constituted all the furniture, save only a very large and obtrusive porcelain spittoon, and a gaudily framed and very somber picture which hung above the fireplace. Sitting in front of this picture, and staring gloomily at it, as being the only thing which he could stare at, was a small sallow-faced boy with a large head, who in the intervals of his art studies munched sedately at an apple.

“Is Mr. Smith or Mr. Hanbury in?” asked the Admiral.

“There ain’t no such people,” said the small boy.

“But you have the names on the door.”

“Ah, that is the name of the firm, you see. It’s only a name. It’s Mr. Reuben Metaxa that you wants.”

“Well then, is he in?”

“No, he’s not.”

“When will he be back?”

“Can’t tell, I’m sure. He’s gone to lunch. Sometimes he takes one hour, and sometimes two. It’ll be two to-day, I ‘spect, for he said he was hungry afore he went.”

"Then I suppose that we had better call again," said the Admiral.

"Not a bit," cried Charles. "I know how to manage these little imps. See here, you young varmint, here's a shilling for you. Run off and fetch your master. If you don't bring him here in five minutes I'll clump you on the side of the head when you get back. Shoo! Scat!" He charged at the youth, who bolted from the room and clattered madly down- stairs.

"He'll fetch him," said Charles. "Let us make ourselves at home. This sofa does not feel over and above safe. It was not meant for fifteen- stone men. But this doesn't look quite the sort of place where one would expect to pick up money."

"Just what I was thinking," said the Admiral, looking ruefully about him.

"Ah, well! I have heard that the best furnished offices generally belong to the poorest firms. Let us hope it's the opposite here. They can't spend much on the management anyhow. That pumpkin-headed boy was the staff, I suppose. Ha, by Jove, that's his voice, and he's got our man, I think!"

As he spoke the youth appeared in the doorway with a small, brown, dried-up little chip of a man at his heels. He was clean-shaven and blue-chinned, with bristling black hair, and keen brown eyes which shone out very brightly from between pouched under-lids and drooping upper ones. He advanced, glancing keenly from one to the other of his visitors, and slowly rubbing together his thin, blue-veined hands. The small boy closed the door behind him, and discreetly vanished.

"I am Mr. Reuben Metaxa," said the moneylender. "Was it about an advance you wished to see me?"

"Yes."

"For you, I presume?" turning to Charles Westmacott.

"No, for this gentleman."

The moneylender looked surprised. "How much did you desire?"

"I thought of five thousand pounds," said the Admiral.

"And on what security?"

"I am a retired admiral of the British navy. You will find my name in the Navy List. There is my card. I have here my pension papers. I get L850 a year. I thought that perhaps if you were to hold these papers it would be security enough that I should pay you. You could draw my pension, and repay yourselves at the rate, say, of L500 a year, taking your five per cent interest as well."

"What interest?"

"Five per cent per annum."

Mr. Metaxa laughed. "Per annum!" he said. "Five per cent a month."

"A month! That would be sixty per cent a year."

"Precisely."

"But that is monstrous."

"I don't ask gentlemen to come to me. They come of their own free will. Those are my terms, and they can take it or leave it."

"Then I shall leave it." The Admiral rose angrily from his chair.

"But one moment, sir. Just sit down and we shall chat the matter over. Yours is a rather unusual case and we may find some other way of doing what you wish. Of

course the security which you offer is no security at all, and no sane man would advance five thousand pennies on it."

"No security? Why not, sir?"

"You might die to-morrow. You are not a young man. What age are you?"

"Sixty-three."

Mr. Metaxa turned over a long column of figures. "Here is an actuary's table," said he. "At your time of life the average expectancy of life is only a few years even in a well-preserved man."

"Do you mean to insinuate that I am not a well-preserved man?"

"Well, Admiral, it is a trying life at sea. Sailors in their younger days are gay dogs, and take it out of themselves. Then when they grow older they are still hard at it, and have no chance of rest or peace. I do not think a sailor's life a good one."

"I'll tell you what, sir," said the Admiral hotly. "If you have two pairs of gloves I'll undertake to knock you out under three rounds. Or I'll race you from here to St. Paul's, and my friend here will see fair. I'll let you see whether I am an old man or not."

"This is beside the question," said the moneylender with a deprecatory shrug. "The point is that if you died to-morrow where would be the security then?"

"I could insure my life, and make the policy over to you."

"Your premiums for such a sum, if any office would have you, which I very much doubt, would come to close on five hundred a year. That would hardly suit your book."

"Well, sir, what do you intend to propose?" asked the Admiral.

"I might, to accommodate you, work it in another way. I should send for a medical man, and have an opinion upon your life. Then I might see what could be done."

"That is quite fair. I have no objection to that."

"There is a very clever doctor in the street here. Proudie is his name. John, go and fetch Doctor Proudie." The youth was dispatched upon his errand, while Mr. Metaxa sat at his desk, trimming his nails, and shooting out little comments upon the weather. Presently feet were heard upon the stairs, the moneylender hurried out, there was a sound of whispering, and he returned with a large, fat, greasy-looking man, clad in a much worn frock-coat, and a very dilapidated top hat.

"Doctor Proudie, gentlemen," said Mr. Metaxa.

The doctor bowed, smiled, whipped off his hat, and produced his stethoscope from its interior with the air of a conjurer upon the stage. "Which of these gentlemen am I to examine?" he asked, blinking from one to the other of them. "Ah, it is you! Only your waistcoat! You need not undo your collar. Thank you! A full breath! Thank you! Ninety-nine! Thank you! Now hold your breath for a moment. Oh, dear, dear, what is this I hear?"

"What is it then?" asked the Admiral coolly.

"Tut! tut! This is a great pity. Have you had rheumatic fever?"

"Never."

"You have had some serious illness?"

"Never."

"Ah, you are an admiral. You have been abroad, tropics, malaria, ague—I know."

"I have never had a day's illness."

"Not to your knowledge; but you have inhaled unhealthy air, and it has left its effect. You have an organic murmur—slight but distinct."

"Is it dangerous?"

"It might at anytime become so. You should not take violent exercise."

"Oh, indeed. It would hurt me to run a half mile?"

"It would be very dangerous."

"And a mile?"

"Would be almost certainly fatal."

"Then there is nothing else the matter?"

"No. But if the heart is weak, then everything is weak, and the life is not a sound one."

"You see, Admiral," remarked Mr. Metaxa, as the doctor secreted his stethoscope once more in his hat, "my remarks were not entirely uncalled for. I am sorry that the doctor's opinion is not more favorable, but this is a matter of business, and certain obvious precautions must be taken."

"Of course. Then the matter is at an end."

"Well, we might even now do business. I am most anxious to be of use to you. How long do you think, doctor, that this gentleman will in all probability live?"

"Well, well, it's rather a delicate question to answer," said Dr. Proudie, with a show of embarrassment.

“Not a bit, sir. Out with it! I have faced death too often to flinch from it now, though I saw it as near me as you are.”

“Well, well, we must go by averages of course. Shall we say two years? I should think that you have a full two years before you.”

“In two years your pension would bring you in L1,600. Now I will do my very best for you, Admiral! I will advance you L2,000, and you can make over to me your pension for your life. It is pure speculation on my part. If you die to-morrow I lose my money. If the doctor’s prophecy is correct I shall still be out of pocket. If you live a little longer, then I may see my money again. It is the very best I can do for you.”

“Then you wish to buy my pension?”

“Yes, for two thousand down.”

“And if I live for twenty years?”

“Oh, in that case of course my speculation would be more successful. But you have heard the doctor’s opinion.”

“Would you advance the money instantly?”

“You should have a thousand at once. The other thousand I should expect you to take in furniture.”

“In furniture?”

“Yes, Admiral. We shall do you a beautiful houseful at that sum. It is the custom of my clients to take half in furniture.”

The Admiral sat in dire perplexity. He had come out to get money, and to go back without any, to be powerless to help when his boy needed every shilling to save him

from disaster, that would be very bitter to him. On the other hand, it was so much that he surrendered, and so little that he received. Little, and yet something. Would it not be better than going back empty-handed? He saw the yellow backed cheque-book upon the table. The moneylender opened it and dipped his pen into the ink.

“Shall I fill it up?” said he.

“I think, Admiral,” remarked Westmacott, “that we had better have a little walk and some luncheon before we settle this matter.”

“Oh, we may as well do it at once. It would be absurd to postpone it now,” Metaxa spoke with some heat, and his eyes glinted angrily from between his narrow lids at the imperturbable Charles. The Admiral was simple in money matters, but he had seen much of men and had learned to read them. He saw that venomous glance, and saw too that intense eagerness was peeping out from beneath the careless air which the agent had assumed.

“You’re quite right, Westmacott,” said he. “We’ll have a little walk before we settle it.”

“But I may not be here this afternoon.”

“Then we must choose another day.”

“But why not settle it now?”

“Because I prefer not,” said the Admiral shortly.

“Very well. But remember that my offer is only for to-day. It is off unless you take it at once.”

“Let it be off, then.

“There’s my fee,” cried the doctor.

“How much?”

“A guinea.”

The Admiral threw a pound and a shilling upon the table. “Come, Westmacott,” said he, and they walked together from the room.

“I don’t like it,” said Charles, when they found themselves in the street once more; “I don’t profess to be a very sharp chap, but this is a trifle too thin. What did he want to go out and speak to the doctor for? And how very convenient this tale of a weak heart was! I believe they are a couple of rogues, and in league with each other.”

“A shark and a pilot fish,” said the Admiral.

“I’ll tell you what I propose, sir. There’s a lawyer named McAdam who does my aunt’s business. He is a very honest fellow, and lives at the other side of Poultry. We’ll go over to him together and have his opinion about the whole matter.”

“How far is it to his place?”

“Oh, a mile at least. We can have a cab.”

“A mile? Then we shall see if there is any truth in what that swab of a doctor said. Come, my boy, and clap on all sail, and see who can stay the longest.”

Then the sober denizens of the heart of business London saw a singular sight as they returned from their luncheons. Down the roadway, dodging among cabs and carts, ran a weather-stained elderly man, with wide flapping black hat, and homely suit of tweeds. With elbows braced back, hands clenched near his armpits, and chest protruded, he scudded along, while close at his heels lumbered a large-limbed, heavy, yellow mustached young man, who seemed to feel the exercise a good deal more than his senior. On they dashed, helter-skelter, until they pulled up panting at the office where the lawyer of the Westmacotts was to be found.

“There now!” cried the Admiral in triumph. “What d’ye think of that? Nothing wrong in the engine-room, eh?”

“You seem fit enough, sir.

“Blessed if I believe the swab was a certificated doctor at all. He was flying false colors, or I am mistaken.”

“They keep the directories and registers in this eating-house,” said Westmacott. “We’ll go and look him out.”

They did so, but the medical rolls contained no such name as that of Dr. Proudie, of Bread Street.

“Pretty villainy this!” cried the Admiral, thumping his chest. “A dummy doctor and a vamped up disease. Well, we’ve tried the rogues, Westmacott! Let us see what we can do with your honest man.”