Mr. McAdam, of the firm of McAdam and Squire, was a highly polished man who dwelt behind a highly polished table in the neatest and snuggest of offices. He was white-haired and amiable, with a deep-lined aquiline face, was addicted to low bows, and indeed, always seemed to carry himself at half-cock, as though just descending into one, or just recovering himself. He wore a high-buckled stock, took snuff, and adorned his conversation with little scraps from the classics.

“My dear Sir,” said he, when he had listened to their story, “any friend of Mrs. Westmacott’s is a friend of mine. Try a pinch. I wonder that you should have gone to this man Metaxa. His advertisement is enough to condemn him. Habet foenum in cornu. They are all rogues.”

“The doctor was a rogue too. I didn’t like the look of him at the time.”

“Arcades ambo. But now we must see what we can do for you. Of course what Metaxa said was perfectly right. The pension is in itself no security at all, unless it were accompanied by a life assurance which would be an income in itself. It is no good whatever.”

His clients’ faces fell.

“But there is the second alternative. You might sell the pension right out. Speculative investors occasionally deal in such things. I have one client, a sporting man, who would be very likely to take it up if we could agree upon terms. Of course, I must follow Metaxa’s example by sending for a doctor.”

For the second time was the Admiral punched and tapped and listened to. This time, however, there could be no question of the qualifications of the doctor, a well-known
Fellow of the College of Surgeons, and his report was as favorable as the other’s had been adverse.

“He has the heart and chest of a man of forty,” said he. “I can recommend his life as one of the best of his age that I have ever examined.”

“That’s well,” said Mr. McAdam, making a note of the doctor’s remarks, while the Admiral disbursed a second guinea. “Your price, I understand, is five thousand pounds. I can communicate with Mr. Elberry, my client, and let you know whether he cares to touch the matter. Meanwhile you can leave your pension papers here, and I will give you a receipt for them.”

“Very well. I should like the money soon.”

“That is why I am retaining the papers. If I can see Mr. Elberry to-day we may let you have a cheque to-morrow. Try another pinch. No? Well, good-bye. I am very happy to have been of service.” Mr. McAdam bowed them out, for he was a very busy man, and they found themselves in the street once more with lighter hearts than when they had left it.

“Well, Westmacott, I am sure I am very much obliged to you,” said the Admiral. “You have stood by me when I was the better for a little help, for I’m clean out of my soundings among these city sharks. But I’ve something to do now which is more in my own line, and I need not trouble you any more.”

“Oh, it is no trouble. I have nothing to do. I never have anything to do. I don’t suppose I could do it if I had. I should be delighted to come with you, sir, if I can be of any use.”

“No, no, my lad. You go home again. It would be kind of you, though, if you would look in at number one when you get back and tell my wife that all’s well with me, and that I’ll be back in an hour or so.”
“All right, sir. I’ll tell her.” Westmacott raised his hat and strode away to the westward, while the Admiral, after a hurried lunch, bent his steps towards the east.

It was a long walk, but the old seaman swung along at a rousing pace, leaving street after street behind him. The great business places dwindled down into commonplace shops and dwellings, which decreased and became more stunted, even as the folk who filled them did, until he was deep in the evil places of the eastern end. It was a land of huge, dark houses and of garish gin-shops, a land, too, where life moves irregularly and where adventures are to be gained—as the Admiral was to learn to his cost.

He was hurrying down one of the long, narrow, stone-flagged lanes between the double lines of crouching, disheveled women and of dirty children who sat on the hollowed steps of the houses, and basked in the autumn sun. At one side was a barrowman with a load of walnuts, and beside the barrow a bedraggled woman with a black fringe and a chequered shawl thrown over her head. She was cracking walnuts and picking them out of the shells, throwing out a remark occasionally to a rough man in a rabbit-skin cap, with straps under the knees of his corduroy trousers, who stood puffing a black clay pipe with his back against the wall. What the cause of the quarrel was, or what sharp sarcasm from the woman’s lips pricked suddenly through that thick skin may never be known, but suddenly the man took his pipe in his left hand, leaned forward, and deliberately struck her across the face with his right. It was a slap rather than a blow, but the woman gave a sharp cry and cowered up against the barrow with her hand to her cheek.

“You infernal villain!” cried the Admiral, raising his stick. “You brute and blackguard!”

“Garn!” growled the rough, with the deep rasping intonation of a savage. “Garn out o’ this or I’ll——” He took a step forward with uplifted hand, but in an instant down came cut number three upon his wrist, and cut number five across his thigh, and cut number one full in the center of his rabbit-skin cap. It was not a heavy stick, but it was strong enough to leave a good red weal wherever it fell. The rough yelled with pain, and rushed in, hitting with both hands, and kicking with his ironshod boots,
but the Admiral had still a quick foot and a true eye, so that he bounded backwards and sideways, still raining a shower of blows upon his savage antagonist. Suddenly, however, a pair of arms closed round his neck, and glancing backwards he caught a glimpse of the black coarse fringe of the woman whom he had befriended, “I’ve got him!” she shrieked. “I’ll ‘old ‘im. Now, Bill, knock the tripe out of him!” Her grip was as strong as a man’s, and her wrist pressed like an iron bar upon the Admiral’s throat. He made a desperate effort to disengage himself, but the most that he could do was to swing her round, so as to place her between his adversary and himself. As it proved, it was the very best thing that he could have done. The rough, half-blinded and maddened by the blows which he had received, struck out with all his ungainly strength, just as his partner’s head swung round in front of him. There was a noise like that of a stone hitting a wall, a deep groan, her grasp relaxed, and she dropped a dead weight upon the pavement, while the Admiral sprang back and raised his stick once more, ready either for attack or defense. Neither were needed, however, for at that moment there was a scattering of the crowd, and two police constables, burly and helmeted, pushed their way through the rabble. At the sight of them the rough took to his heels, and was instantly screened from view by a veil of his friends and neighbors.

“I have been assaulted,” panted the Admiral. “This woman was attacked and I had to defend her.”

“This is Bermondsey Sal,” said one police officer, bending over the bedraggled heap of tattered shawl and dirty skirt. “She’s got it hot this time.”

“He was a shortish man, thick, with a beard.”

“Ah, that’s Black Davie. He’s been up four times for beating her. He’s about done the job now. If I were you I would let that sort settle their own little affairs, sir.”

“Do you think that a man who holds the Queen’s commission will stand by and see a woman struck?” cried the Admiral indignantly.

“Well, just as you like, sir. But you’ve lost your watch, I see.”
“My watch!” He clapped his hand to his waistcoat. The chain was hanging down in front, and the watch gone.

He passed his hand over his forehead. “I would not have lost that watch for anything,” said he. “No money could replace it. It was given me by the ship’s company after our African cruise. It has an inscription.”

The policeman shrugged his shoulders. “It comes from meddling,” said he.

“What’ll you give me if I tell yer where it is?” said a sharp-faced boy among the crowd. “Will you gimme a quid?”

“Certainly.”

“Well, where’s the quid?”

The Admiral took a sovereign from his pocket. “Here it is.”

“Then ‘ere’s the ticker!” The boy pointed to the clenched hand of the senseless woman. A glimmer of gold shone out from between the fingers, and on opening them up, there was the Admiral’s chronometer. This interesting victim had throttled her protector with one hand, while she had robbed him with the other.

The Admiral left his address with the policeman, satisfied that the woman was only stunned, not dead, and then set off upon his way once more, the poorer perhaps in his faith in human nature, but in very good spirits none the less. He walked with dilated nostrils and clenched hands, all glowing and tingling with the excitement of the combat, and warmed with the thought that he could still, when there was need, take his own part in a street brawl in spite of his three-score and odd years.

His way now led towards the river-side regions, and a cleansing whiff of tar was to be detected in the stagnant autumn air. Men with the blue jersey and peaked cap of the boatman, or the white ducks of the dockers, began to replace the cardurys and
fustian of the laborers. Shops with nautical instruments in the windows, rope and paint sellers, and slop shops with long rows of oilskins dangling from hooks, all proclaimed the neighborhood of the docks. The Admiral quickened his pace and straightened his figure as his surroundings became more nautical, until at last, peeping between two high, dingy wharfs, he caught a glimpse of the mud-colored waters of the Thames, and of the bristle of masts and funnels which rose from its broad bosom. To the right lay a quiet street, with many brass plates upon either side, and wire blinds in all of the windows. The Admiral walked slowly down it until “The Saint Lawrence Shipping Company” caught his eye. He crossed the road, pushed open the door, and found himself in a low-ceilinged office, with a long counter at one end and a great number of wooden sections of ships stuck upon boards and plastered all over the walls.

“Is Mr. Henry in?” asked the Admiral.

“No, sir,” answered an elderly man from a high seat in the corner. “He has not come into town to-day. I can manage any business you may wish seen to.”

“You don’t happen to have a first or second officer’s place vacant, do you?”

The manager looked with a dubious eye at his singular applicant.

“Do you hold certificates?” he asked.

“I hold every nautical certificate there is.”

“Then you won’t do for us.”

“Why not?”

“Your age, sir.”

“I give you my word that I can see as well as ever, and am as good a man in every way.”
“I don’t doubt it.”

“Why should my age be a bar, then?”

“Well, I must put it plainly. If a man of your age, holding certificates, has not got past a second officer’s berth, there must be a black mark against him somewhere. I don’t know what it is, drink or temper, or want of judgment, but something there must be.”

“I assure you there is nothing, but I find myself stranded, and so have to turn to the old business again.”

“Oh, that’s it,” said the manager, with suspicion in his eye. “How long were you in your last billet?”

“Fifty-one years.”

“What!”

“Yes, sir, one-and-fifty years.”

“In the same employ?”

“Yes.”

“Why, you must have begun as a child.”

“I was twelve when I joined.”

“It must be a strangely managed business,” said the manager, “which allows men to leave it who have served for fifty years, and who are still as good as ever. Who did you serve?”
“The Queen. Heaven bless her!”

“Oh, you were in the Royal Navy. What rating did you hold?”

“I am Admiral of the Fleet.”

The manager started, and sprang down from his high stool.

“My name is Admiral Hay Denver. There is my card. And here are the records of my service. I don’t, you understand, want to push another man from his billet; but if you should chance to have a berth open, I should be very glad of it. I know the navigation from the Cod Banks right up to Montreal a great deal better than I know the streets of London.”

The astonished manager glanced over the blue papers which his visitor had handed him. “Won’t you take a chair, Admiral?” said he.

“Thank you! But I should be obliged if you would drop my title now. I told you because you asked me, but I’ve left the quarter-deck, and I am plain Mr. Hay Denver now.”

“May I ask,” said the manager, “are you the same Denver who commanded at one time on the North American station?”

“I did.”

“Then it was you who got one of our boats, the Comus, off the rocks in the Bay of Fundy? The directors voted you three hundred guineas as salvage, and you refused them.”

“It was an offer which should not have been made,” said the Admiral sternly.

“Well, it reflects credit upon you that you should think so. If Mr. Henry were here I am sure that he would arrange this matter for you at once. As it is, I shall lay it before
the directors to-day, and I am sure that they will be proud to have you in our employment, and, I hope, in some more suitable position than that which you suggest.”

“I am very much obliged to you, sir,” said the Admiral, and started off again, well pleased, upon his homeward journey.