

meant to ask you if you ever met Miss Danvers in her old life."

"Once," he answered.

"Then how was it that you never recognised her?"

"For one thing, she is very much altered both in looks and dress, &c.; for another, I believe that that cut I got over the head in Egypt has impaired my memory."

"Stuff!" I answered. "How can you talk such nonsense?"

He laughed quite his old bright laugh.

"Then how do you account for it that until I saw her in a dead faint in Love Lane, I never recognised her?"

"That depends on the circumstances under which you saw her before."

"She had been upset out of a hansom in St. James' Street. It was about five years or so ago—a few weeks after Blanche died—and I was on the point of embarking for Canada, and was up to my eyes in business. I happened to be passing when the accident took place, and I helped her to get up, and took her into the nearest shop—one I knew well—to be looked to. She was very white and dazed, and I felt sure that she had slight concussion of the brain. She seemed, however, to be so annoyed at the affair, for she was quite alone, and was evidently a girl in society,

that I did not ask her name, but left her in the hands of a very worthy shopwoman, who was summoned, and who promised to find out her address, and to send for a relation or maid to see her home. I remember being struck with a slight likeness to Blanche at the time, but it was not nearly so apparent as it is now. She was much plumper and rounder, and wore her hair differently in those days."

"Very pretty, I suppose?"

"Yes, a lovely girl. But I was in that frame of mind just then that no woman's loveliness appealed to me. That evening I left England. So now I have told you the whole history, and I must be going, for I have to arrange with Dawtreay about the horse between now and this afternoon. What time do you say I am to be here?"

"About four."

"All right; then I must make haste. Good-bye," and before I could stop him he was off through the window again, and half-way down the path, whilst I remained musing behind. "Was it still hopeless?" I asked myself. Ah! yes. May would never leave her father; and Jack, why, he would have to scribble morning, noon, and night to make good, in any degree, the money that his father had squandered and lost.

And yet how hopeful he had looked!

END OF CHAPTER THE EIGHTEENTH.

"NEXT OF KIN WANTED."



NUMBER of persons who die without leaving kith and kin behind them must be small indeed, but if we judge only by the announcements in the "agony column" of the newspapers, there are plenty who have lost all touch with their relations. Perhaps in this busy and bustling world there is nothing very

strange in this. Families get scattered in different parts of the globe, new ties replace the old, and in a few generations the links are broken, never perhaps to be again riveted together. There are few people who have not been now and again struck with the rapidity of the transformations wrought by the whirligig of time. We go to a place where a few years ago we knew every stone, and where almost every passer-by was familiar to us, to find the very face of the earth changed, and the inhabitants strangers of whom we know nothing, and to whom we are ourselves unknown. It is weary work hunting up old haunts. It is a sad experience tracing the footsteps of friends of long ago, whose very homes know them no more. In truth, it is, in a world of change, no very wonderful thing that there should be "next of kin wanted."

From the mutability of all human affairs to the

fabled wealth that has thus, in common belief, accumulated, and now lies waiting for claimants, is an easy transition. "One hundred millions," we are told in black and white, "lies buried in Chancery," and few of us pause to doubt the fact, although we are all agreed that it is a pity and a scandal. The secret coffers of that mysterious and Argus-eyed monster yclept the "Crown," must, too, if half we see in the journals be true, be groaning with untold wealth, which has been ruthlessly seized upon, failing the rightful owners. Long lists, consisting for the most part of names which are common enough to leave no doubt that plenty of claimants will be forthcoming, are from time to time published in the advertisement columns of the newspapers, purporting to be those of persons whose next of kin are wanted.

Is there a hidden El Dorado lying idle in the books of the Bank of England to the credit of the Paymaster-General? If any curious person ventures to brave the terrors of the labyrinth of corridors which are to be found in Mr. Street's Palace of Justice, and to beard the officials in possession, he will probably depart under the impression that the Paymaster-General has little or nothing to distribute among claimants of all classes, and is, in short, rather "hard up" than otherwise. The popular belief and the official statements are, in fact, hopelessly incon-

sistent. Fortunately, we are able to judge between these two extremes from sundry ascertained facts and general considerations. By various Acts and rules, which it would be superfluous to enumerate more particularly, much of the mystery which formerly surrounded what are known as the "dormant funds" in Chancery has been dissipated. We may, however, be excused for stating that these funds consist only of sums of stock, with dividends, and sums of cash, which have come into the possession of the Paymaster-General, and as to which there have been no dealings for fifteen years. Now, one of the chief causes of the confusion existing in the public mind as to these moneys, is the belief that the "dormant funds" are only another name for the Chancery funds. We are from time to time reminded that the Paymaster-General's accounts show a turn-over of something like twelve millions a year, and it is no wonder that a large section of the community should be only too ready to jump to the conclusion that a considerable portion of this prodigious income issues out of the accumulations of unclaimed wealth of persons whose next of kin are "wanted." There is not, of course, the flimsiest foundation for any such theory.

Without going into details which would be wearisome—and few things are more uninteresting than legal technicalities—it is enough to say that, as to the great bulk of the money which is paid into Court, there are already only too many claimants. Of the eighty-four millions only one is going a-begging. In fact, a dispute as to the ownership is the very reason that most of the money is being taken care of by the Court, which is always ready and willing to play the part of stakeholder while the parties fight out the quarrel or so long as the funds hold out. We are far from saying that the old and evil reputation of the Court of Chancery is now deserved. There is a vast difference between the Chancery of to-day and that of fifty, thirty, or twenty years ago. But so long as human nature remains the same there will be suitors almost as unfortunate as Miss Flite and "Gridley," the man from Shropshire. There may not be many such suits as "Jarndyce and Jarndyce" nowadays, but there are some. Only the other day, for instance, a case was heard in which all the available funds, and, of course, all that was in dispute, had been paid out of Court in discharge of the costs incurred. But it may be fairly assumed that there are few estates worth fighting about, until law is a good deal cheaper than it is at present, which are "dormant." It is easy to understand that a large number of small balances may make a brave show on paper, so long as the amounts are not stated, and practically that is the foundation of the bulk of the fabled fortunes waiting for owners at the Bank of England.

Nor are we without positive information upon this head. Thanks to the inquisitorial spirit of the time, we now have fuller information than is generally known. The list or index to titles of accounts which now appears from time to time, in accordance with the new regulations on the subject, covers the whole of the

funds in Court as to which have there been no dealings, otherwise than by the continuous investment or placing on deposit of dividends, during the fifteen years immediately preceding the date of publication. The last list is a formidable document, occupying some hundred and fifty pages of the *London Gazette*, and consisting of some thousands of entries, even when allowance is made for cross-references, of which there are plenty and to spare. Now, we are frankly told as to these (we quote from the *London Gazette*) that "of the balances standing to the credit of the accounts, only one-nineteenth exceed £1,000, and only one-third exceed £100." The Chief Accountant of the Bank of England has, we believe, vouched for the fact that in the aggregate the credits do not amount to more than £1,000,000. In truth, the great majority of the dormant accounts represent capital sums of either less than £50 or of from £50 to £100.

There is, further, no reason why any of the persons really entitled should not ascertain for themselves all the necessary details. The Paymaster-General will answer all proper applications, which can be made on a form provided, stamped with a 2s. 6d. stamp. The applicant will then be able to ascertain without further expense whether it will pay to proceed with the claim. Now, as to the lists which are occasionally advertised, it may be said at once that they are absolutely misleading to the thoughtless reader. These accounts are only kept in the name of the cause or matter in which they were paid into Court. It may, therefore, easily follow that the persons entitled bear a totally different name altogether. The only real guide which is at present available to ordinary people, is to ascertain by disinterring from the family archives whether there are any records of a suit or proceeding of the title appearing in the lists. The year in which the account is opened is also given, and there cannot, in many cases, be any real difficulty in finding out whether there are any grounds for believing that they are next of kin, and if so whether they are likely to hear of anything to their advantage. But it is a serious business to revive a dormant Chancery suit. The discovery of a forgotten hoard worth having generally brings with it a host of claimants. It is often best to "let sleeping dogs lie."

Many if not most of the stories of sensational windfalls which now and then find their way into the newspapers have a Transatlantic origin. The details are, in fact, commonly copied from some American or colonial journal. Not is it difficult to account for many of these tales of the marvellous. Those untiring *chevaliers d'industrie* who trade upon the cupidity of ignorant people have long found the Far West a fertile field for their operations. In the outlying States the next of kin of a large number of Smiths and Browns and Robinsons are continually being advertised for. The bait seldom fails to attract some unfortunate victims. The ingenuity with which the game is kept up would be amusing if it were not so disastrous. A remittance of £2 or £3 is generally first asked for as "cover," and a copy of the will is promised; then a larger sum is demanded to meet


the cost of making sundry inquiries and searches; and so on through all the possible stages of proceedings of the kind. Often blackmail is successfully extorted for years before the fraud is discovered. It was announced some time ago that of the thousands of claims which are eventually referred to the United States Legation, not one-tenth per cent. have any validity whatever. There were dozens of American claimants to the famous "Jennens Estate" anxiously prosecuting their claims long after the property had gone to the heirs-at-law. The "Jennens Association of the United States of America," indeed, long served as a monument of the heights of human credulity. And yet it was succeeded by a "Hedges Estate," and a "Hyde Estate," and a "Bradford Estate," and a "Horne Estate," and hosts of others.

"Crown windfalls" dispute with the Chancery funds the palm of incredibility. Here the "excavators" have a sufficiently solid basis of fact to go upon to render it more difficult to expose their methods. Every one remembers the case of Mrs. Mangin Brown, who died intestate in 1871, leaving personal property of the value of more than £200,000, of which the Treasury Solicitor took possession, but to which four Italians established their claim after eleven years' litigation. And, although it is now forgotten, a good deal of interest was excited by the sudden death of John Montague Upcroft in 1861, with no known kin and a personal estate of £120,000; and of Mrs. Helen Blake, whose death left the Crown in possession of £140,000, as well as some valuable freehold property, but as to which there are so many claimants in the field that it will be long before the question of ownership is settled. But all these cases are absolutely misleading if taken as typical of those which happen every year. The Treasury Solicitor, as the "Crown's Nominee," deals, it is true, every twelvemonth with

from fifty to ninety intestates' estates, amounting in the aggregate to a considerable sum, but of these a very large proportion are in themselves very small in amount. It is only very rarely that a Crown windfall is of any great importance. But this said, it must be confessed that the present system fosters an unwholesome belief that the State thus becomes improperly possessed of huge hoards of wealth, and prevents a few people from being aware of the moneys, whether little or much, to which they may be really entitled. The official advertisement is generally so obscurely worded as to leave it extremely uncertain whether it would be desirable to claim any relationship. The expense of proving a title is, too, often so great that it is generally far cheaper to abandon it altogether, and the details published in the "Crown's Nominee Account" are needlessly meagre. The Treasury are, however, always willing to assist applicants who give proof of their *bona fides*, and are always very liberal in making grants to meet any moral claim, even if it rests upon no legal basis.

From all this it will be seen that as to the two great sources of unclaimed wealth the popular belief greatly exaggerates the facts. It is some satisfaction to know that strong measures have been taken to put a stop to the nefarious practices of unscrupulous agents. No doubt there are *bonâ fide* firms, but there are also firms which are otherwise. Two swindlers were not long since condemned to terms of imprisonment for having successfully plundered credulous people for years. It was shown at the trial that their receipts had long averaged \$100 a day—an eloquent testimony to the heights of human folly. "Next of kin" will undoubtedly continue to be wanted so long as the world lasts, but people will do well to ponder long before they make up their minds that they will thus "hear of something to their advantage."

A SONG OF THREE BEAUTIFUL THINGS.


 OD three beautiful things hath made,
 Birds and women and flowers,
 To charm the roving eye, and spread
 Sweet magic o'er the hours;
 And whoso' loves not all the three,
 Let him live with his loveless self alone,
 Like a crab in a shell, or a toad in a stone,
 Far away from me!

FLOWERS are beautiful when the brae
 Is purpled o'er with blossom,
 And all the buds that crown the spray
 Their fragrant stores unbosom;
 And who loves not this one of the three, &c.

BIRDS are beautiful when they keep
 High concert in the spring,
 Or wheel their mazes o'er the deep

With gently sloping wing;
 And who loves not this second of three, &c.

WOMEN are beautiful when they wear
 All summer in their smiles,
 And sweetly lighten while they share
 The workman's weary toils;
 And who loves not this best of the three, &c.

God three beautiful things hath made,
 To feed discerning eyes
 With outflow of His glory shed
 O'er earth and sea and skies;
 And whoso loves not all the three,
 Let him live with his loveless self alone,
 Like a crab in a shell, or a toad in a stone,
 Far away from me!

J. STUART BLACKIE.