THE BANK OF CALIFORNIA BY PRENTICE MULFORD.

Sales States

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CHAPTER I. MYSELF.

STE IN

Y name is John Holder. I was born and bred in Eastport, a seaport town once of great repute in the whale fish ery. My father, when I was eighteen, failed first in business, next in health, and finally died. My mother then "kept boarders' It to support the family.

and I kept her in a rack of anxiety until I was twenty-one, since she saw me growing up without trade or profession, and idling away my time with no apparent anxiety to

be anything but a boy. In some respects this was true. I did wish that boyhood and youth could remain forever, since all the manhood, or rather maturity, about me seemed a humdrum affair. full of care and vexation, and the older people grew the less "fun" they had in the world. wished, and even for a time thought, that things would always remain as they were, that the "old men" of my youth would al-ways remain about so old and no older, and when I heard that William Loper, the first playmate of my infancy, was engaged to be married to Fannie Lugar, it seemed to me a piece of audacity as well as a serious innova-tion on the established order of things.

Gradually it dawned upon me that I must cut loose from tops, marbles, kites and quail traps, march out into the world and do some thing for a living. I did so grudgingly. Indeed, I held on to my boyish ways and sports years after my companions had laid them aside forever, donned frock coats, high standing collars, gaudy neckties, tight boots, and deemed themselves proper little men-as they were.

I commenced "doing for myself" with a series of resolves to be something great, if not good. I was one week a general, the next an actor, the third an orator, finally a sea captain. I awoke from these dreams to find myself still in status quo, eating the bread of idleness, parent and sundry rela-tives meantime broadly hinting that it was high time I should do something. I applied to certain solid men of the village

as to the choice of a profession. I thought it might raise me in their estimation so to consult them. They might see that I was in earnest to set seriously to work about life's business. I knew that my reputation already was none of the best, because 1 was one of a set, perhaps the leader, whose pranks at night had gained with the staid villagers an unfavorable notoriety. We rang door bells, changed store signs, impounded stray horses in impromptu stables, built in the middle of the street at night of empty dry goods boxes, raised false alarms of fire, and did many other things (in cases amounting to outrages on property) which boys at a certain period consider it remarkably clever to do, and which may be the only means of venting their surplus energy.

help me to a situation. My father had been alone. their peer in business. I was not a stranger. My family and theirs had long dwelt in the same town. The hope was natural.

But there was no proffer of the help I craved. They talked well and wisely, gave me much good advice in a general way. and seemed to think that any occupation or —and a proper one as indicative of the easy. calling I might adopt would be well for me if I "stuck to it."

had, in telling me nothing, told me some-

in that church would look in vain for the panions. I was surprised to find that I could deacons or prominent church members now boys of that gathering, and of these the majority, were never to return. Their letters home, at first voluminous, were to lessen in size, while the lapses of time between each would increase. Searching for three sidewalks shaded by the great sycamores, each would increase. Searching for the ever receding further in the distance, they

were to wander and become entirely lost to home and friends in the remoter regions of the west. Then unknown, unnamed, un-thought of, discouraged, reckless, weary, their pride and spirit broken, they were to

fill namcless graves on lono hillsides thou-sands of miles away, or else hurriedly buried in the crowded city, their bones would be as hurriedly turned up a few years after as the population extended its limits and dug and plowed its way through waste land and cemetery. I, in company with several of my associ-

ates, were grouped that evening about the Seftons' front door. There were three of the Sefton sisters-Blanche, the eldest: Mary and Phoebe. The Seitons' was a favorite resort for our "set" of young folk. The parents were plain, "easy-going" people, and allowed us more privileges at their house than we could find elsewhere. The sisters were always "at home" for company, and the old people allowed them preity much their own way. Other parents were not so accommodating. Socially their houses were colder, and if we called "Ma" generally came and sat in the parlor while we were present, and "Ma," in the estimation of at least one person, if not two, at such times was very much out of place. The Sefton girls' parlor in winter and their front door "stoop" in summer were favorite resorts for all the girls of our "set," who, if they could not see their youthful admirers at home, were pretty sure of doing so at the Seftons'. There was a bit of front yard, shaded by tall sycamores, and fronting the door was a big unhewn stone, serving as its single step and worn smooth by the tread of generations of Seftons. The little hallway and that stone often held large audiences on summer evenings-protracted meetings-even unto the going down of the full or bed

moon at eleven, twelve, aye, one o'clock in the morning, or until Mother Setton's nightcapped head was seen and her good-humored voice from an upper window heard, saying You young folks; it's time for you all to be home and abed."

Said Mary Sefton to me: "Now don't you be away five years, like Jerry Black,"

Jerry Black had sought fortune in China. and at the expiration of a five years' sojourn had returned without it. Our people were always drifting to the ends of the earth seeking wealth. As a port is an open door to toreign lands, and so inflatnees the young to venture out earlier and oftener than from places more inhand.

Three years was the longest most of our company expected to remain in California. The current idea then regarding the country ran thus: "Some of us will dig gold; some will go into trade. The profits will go into one common purse. At the end of a year or two there will be a dividend. We shall re-ceive some thousands each. With this we may return home, marry and settle down."

I do not say this was my dream. On the whole, I do not think I had then any plans for the future. I was going away because it seemed to me everybody who cared for me at all cared most that i should go away. This being an opportunity, I embraced it. The surplus energy. In so applying to the influential men of the village I had also a fond hope they might bely use to a citation of the provide the surger of the solution of the

CHAPTER IL

ELANCHE.

Blanche and I strolled about the door yard. happy-go-lucky disposition of the parent Sef-I "stuck to it." I had then such a profound respect for the to New York. His real home was on that judgment of these men that I deemed they craft, and it was a saying among the vilme nothing, told me some-and that I had done a good Island sound and the East river with his thing in consulting them. But, practically, I found myself exactly where I was before my interviews, to wit: nowhere. hard, to the consternation of Mary and choice of a profession, the California gold Phoebe, who would implore him at such fever of 1849 broke out. The problem was times to put in at some of the sound harbors on the north shore of Long Island. But no wind blew too hard for Blanche, though so fascinating in the idea of digging for gold, far as outward seeming went, her's was an equal placidity in sterm or calm. As a boy, had looked men blanche as one of the "older girls"—girls already treading the shore of womanhood, read girls soon to con-summate the great aim and end of life—us life was regarded in our village-matri-

rough encounter with the world of the self talking with her on subjects which farthest west-who at their next attendance seemed of little interest to my other comtalk with her at all. I had imagined that the standing erect during prayer time, after the fashion which still lingered in the rural Presbyterian churches of that day. Other seemed as possessors of some secret not yet revealed to me.

We walked for some time in silence reached the outskirts, crossed the bridge leading over Pond creek, and reached a wooded promontory jutting into the Cove. The moon shed a glittering, tremulous mark far over the beautiful expanse of water, and the katydids were filling the warm August night with their calls. It was one of the enchanted nights of our North American sum-

mer. "Well, John," said Blanche, "you are going away with the rest. What are you going for

"I don't know," I replied, "and I don't care.

"Do you really want to go?" she asked. "I do and I don't. There's no home for me here. That's why I leave it."

"But you will come home ric't and take care of your mother, and marry--

"Marry, marry, marry !" I exclaimed impatiently. . "It seems to me that's all people think of in this world."

She laughed in her own pleasant way and

said, "Why, John, you take a gloomy view of things to-night. You need cheering up. What a pity I'm not going to California with vou.

"What a pity you are not," I ventured at last to say, and I said it very seriously; I had little idea of badinage or saying daring things in a sportive way. Finally I added, "Would you go if you could?" "I would," she replied decisively. Her

she replied decisively. Her manner and bearing seemed suddenly to change.

"What! all by yourself in the Ann Mary Ann, with seventy men on board?"

"I'd go all by myself in the Ann Mary Ann with 500 men on board." "Why, what do you want to go for?"

"To see the world," she replied, "Wasn't it made for women as well as men!"

"I suppose so," was my rather doubtful reply. "But what would you do in California?"

"I'd find something to do. See here, John," said she, with an access of energy; "here's thousands of men and boys going there from all parts of the country. Don't you think you'll need women? Who is to de your cooking and washing and mending. Its just the mistake you're all making not taking women along with you. Why, women will be worth their weight in gold out there. Do you think you can live without them: If I was able Fd send out two or three on shares myself, just as Judge Gardner is sending that thick-headed Bill Roper, with the idea that Poper will ever send a cent back. Now, if I had my way I'd fit out Louisa Bird and Mary Tahmadge and Sophronia Stebbins, bright, lively girls, who have hands to work with and wits in their heads, and I'd go myself along with them." "Well," said 1, after a pause, "I think,

Blanche, that you and I ought to change places. You to go, I to stay behind."

"John, I certainly think we ought. Anyway, I wish I had your chance. I've got the fever as bad as any of you-much worse than you. I plan it all out in my mind, sometimes, how I'll disguise myself as a man -a boy, rather-and serve as cabin Loy on -a boy, rainer—and serve as caom toy on some ship bound out there. But there are other ways of getting there," added she, re-flectively. Then, resuming her former tone, she added: "I'd go to take care of you, too," accompanying the remark with one of her smiles, which left one in complete doubt as to the sontiment which prompted it.

"You think, then, I need some one to take care of me?" 1 asked.

"Yes; I de, indeed. You're fit now only for a victim. You trust everybody who smiles on you, believe everybody who speaks fair, and would give your head away, if you could, to any one who asked for it

"Well," I said, showing possibly in my tone some annovance, "you're frank enough anyway. Why don't you call me a goose and be done with it?"

traps all on board, my chest stowed with clothes, and the interstices filled with tracts and devotional books, gifts from my numerous aunts-I was wealthy in aunts then-all of whom were glad I was going away.

I did not act in the conventional lover style. There was no kissing nor clasping. I was astonished—more, I had sense enough to respect the girl's emotion. I felt intuitively that she had herself never dreamed of being betrayed into such an avowal. There seem times, conditions, circumstances occasionally coming into combination to more human natures in deeper and lower depths than those who are moved ever dream exist in

Blanche's hand had dropped from my shoulder. We stood a little apart. I felt I must say something, and so I made that stupid and commonplace remark: "Why, Blanche!"

The tears were being forced back, and I could feel the Blanche of old also coming

again and resuming her former self, and sway over self. "John, let's go hone," said she.

She took my arm. We walked back through the now quiet and deserted street in silence, and passed through the ever half-opened gate. We halted on the old door stone but for a moment. Her eyes and mine met, but in a half-averted glance. 1 took her hand, and, venturing a timid pressure, said: "Good night, Blanche.

"Good night, John."

I passed out of the gate, and in the thick foliage above rung the incessant affirmation and contradiction: "Katy did! Katy didn't!"

CHAPTER IIL

SEPARATION.

All Eastport was astir next morning to see the Ann Mary Ann off. Eastport's single long wharf was crowded with relatives and friends of those departing-relatives is the most proper term, for this was a long settled community, dating its first planting but twenty years after the landing at Plymouth. The names of the first settlers were still the predominant ones, both in our village and the "towns," as we called the exclusively agricultural villages a few miles back in the

country. Eastport was the harbor for these their commercial city on a very small scale. Every old family could trace some degree of consanguinity more or less remote with every other family through marriage, perhaps, in this century or the one preceding. It was no idle throng upon that wharf, atwives. The sailing of a whater with a score of townspeople on board was no new thing, "W but the mission of those leaving in this case was different, and the seventy on 1 eard rep-resented, as to life and enterprise, the very $M_{\rm P}$

of the place, myself excepted. I had shipped before the mast, and coming on loard about mine in the morning, dressed in my best, had been immediately ponneed blow. It was new to upon by Mr. Pell, our second mate, and or-dered to wake off them dads and turn to in actonished as augered. ny working toggery." So I buried my broad-cloth suit in my chest, bade it adieu, and, and has struck me." making my appearance on deck in white duck trousers and a flaming red flamel shirt, was ordered by Mr. Pell to catch the ship's oig. coaming then at will about decks, and "chap him in his pen."

Mr. Pell was a tall, gaunt, tough, hardened man, with one eye, and a hand and arm tanned by exposure to tropic suns to the color of unchogany. He seemed all bones-working bones and theore impossible thing for Mr. Pell to do, while awake, was to sit still, and the next impossibility with him was power to prevent them. Mr. Pell below of to one of our second-

mis marine boar chase In the midst of this ridiculous situation my eye fell on Blanche Sefton, standing by a wharf post, a little apart from the crowd. Her face wore an expression of sadness. There was some laughing and guffawing among the crowd, and occasionally mock directions were cried out to me in nautical phraseology regarding the proper navigation of the unruly animal. One ancient salt advised me to "luff," another "to put her helm hard down," while a third told me to "haul aft the spanker, wear ship and run for the caboose." The climax was reached when a jovial mariner raised the whaleman's heartstirring cry, "There she blows!" The boys bred in Eastport were in a sense

half sailors, without having ever been to sea. The atmosphere and sentiment of a sea life penetrated every family and permeated every life. None of us were in the strictest sense "greenhorns." We came to "know the ropes" sometimes earlier than we could read. Our principal sport was that of going aloft on the ships as they lay at the wharf. We knew also of the strictness of the sea discipline, and that from the moment the foremast hand went over the vessel's side he was the slave of the officers. I knew this full well. Indeed, I was afraid

of Sam Pell. I had beard stories of his hardness and cruelty to sailors. He was one of your "knock down and drag out" mates, and he reveled in this reputation.

1 felt in his present treatment of me a foretaste of what was in store during the voyage. He might not beat i.ie, but an officer who is "down on" a sailor can make his life uncomfortable in a hundred ways; and I felt that Pell was "down on me."

Mr. Pell on this occasion had, it seemed to me, heaped the cup of indignity upon me to overflowing. That is, from my point of view. From that of a sailor and an officer the case was entirely different. As to maritime law, custom, usage, all the right lay on his side. It was his place to order, mine to obey. I was in a temper—not the temper of cool bravery, which, having counted all ccsts, determines what to do and adheres to such determination. Mine was the temper of a lunatic.

I let go the pig's legs and walked toward the gang plank. "Go back to your duty!" roared Pell.

All Eastport was looking at me. In theatrical parlance, I had the whole stage to myself. I said nothing and stepped upon the gang plank.

"Go back to your duty," again roared Pell. He stepped between me and the gangway and laid his hand on my shoulder. I brushed tracted by more curiosity. There were fathers and mothers, sisters and brothers, aunts and swung me half round. I struck him in uncles, first, second and third consins, grand- the face. Mr. Pell knocked me down. At fathers and grandmothers, sweethearts and that moment Capt. Lauring came out of the

> "What's all this about?" he demanded, as his eyes felt on the situation then presenting

Mr. Pell had been struck a pretty hard

blow. It was new to his experience to be struck by a foremast hand. He was as much

"That whelp there," said he, "refuses duty

"What! Refuse duty and strike an officer before the ship's clear of the dock?" crie I the captain. "Holder, take your chest and traps ashore. You can't go on this ship." "I don't want to," was my reply.

"No words back, young man, so long as you're on this deck," replied the captain. "Mr. Pell, see that this man's things are put on the whart directly."

I walked ashore and my luggage soon followed me.

So I left the Ann Mary Ann, in full view to allow others to sit still, if it was in his of my townspeople. I did not remain upon the wharf. I walked and kept on walking, I knew not, cared not, whither. I left the village and went into the forest, with which class families. There were first and second class families in and about Eastport, and a certain unnamed, untalked distinction al-my self going past the two beautiful lake--ways existed between them, and had so done our skaling ponds in winter-then over a families could produce well attested evidences. Mile after mile so 1 traveled on, reckless, of lineage with the aristocracy of the mother-land, and no change of forume or station could ever rid them of a certain bearing sav-

solved. I would go to California and become a gold digger. There was something much more so than digging potatoes, though the difference between the two is not worth mentioning.

The fever seized most of the village youth of my own age. A ship was fitted out, a former whaling vessel. It was not so much of an undertaking for our people to make mony. the long, dreary voyage around Cape Horn to California. Two-thirds of the crew and passengers of the Ann Mary Ann had made

seventy about to sail felt themselves the at- about us.

We bastled about with all the importance of fledglings, proud of our pin feathers, and regarding them quite as good as matured plumgarding them quite as good as matured plum-age. It was an impressive occasion—not so much to me then, but as I see it now—adly, solemnly impressive, since it was for so many the final departure, not merely from homes, relatives, friends and associations, but also relatives, triends and associations, but also in so many cases from our interest in them and their interest in us-a hard saying, but true. Gone a week, and memory is fresh with those who leave and those who are left; a month, and the raw, bleeding wounds of separation and tearing asunder barely commence to heal: six months, and new events, situations, associations, circumstances commence the process of deadening grief; a year, and we wonder where is the heart hunger of a twelvemonth past; two years, and our friend is a memory; five years, a dream, with possibly half a dozen new personalities standing between us and her or him.

Boys sat in those pews who were to return gray headed, battered and worn from a

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Recently, I had thatilly ventured Blanc some attentions, and was pleased and sup-prised to find that she had accepted them with apparent of each. She had a quesate The Sunday before sailing the pastor of the ripsel to find that she had accepted them with apparent idescure. She had accepted them way with the said accepted to any one, I called her the "identication as i saw her waking the street, did 4 inner that such a face and form should ever be-come worm and was st with the labors and cares of the every-day commonplace lite alcent at

tractions of the hour, as they were. The younger men and boys came in a body Mother Sefron's frequent remark. "Blanche is the norm of our family," we and occupied pews by themselves. We went full of excitement and anticipation. We were the novelties of the hour. We could include a moment's flitting themselve to the source along how and approximately and the include a moment's flitting themselve to the source along how and the source along how a give but a moment's flitting thought to the the distance she desired to keep them. it sadness of the grieving mothers we were to leave behind. We neither realized nor ap-something she made you feel; and rebel against it as much as you might, you could against it as much as you might, you could not break through the barriers she chose to put up at any distance she pleased.

> half a dozen friends, leaving with each the idea that they were honored with her special confidence.

> I had admired this girl all my life. When I say "all my life," I mean the life of a boy who worships a queen at a distance-the of fifteen, who sees that queen surrounded by older courtiers. This I had seen-felt is the better word-when I was navigating mud puddles barefooted and barelegged. Her world seemed as one never to be reached by me.

Yet within the last year an unpremeditated acquaintance and friendship had grown up between myself and Blanche Sefton. How it commenced I could hardly tell. I found my-

"Forgive me, John." said the girl, her manner suddenly shading to tenderness. "I know it's not pleasant for you to hear this. I don't want to pain you. But you're going awaygoing out in the world among men, hard, cold, merciless men-yes, and women, toowolves who'll devour you alive."

She advanced and laid her hand on my shoulder. The movement seemed almost unconsciously done, nor had I ever before seen her show such feeling. For a moment her reserve and habitual control vanished. She con-

"John, the real reason I said this is because it was forced out of me. It is because you are going away from me, perhaps forever, and i-

Then she did what none had ever before scen grown-up Blanche Sefton do. She turned aside. I knew she was weening.



"You are going away from me, perhaps

Here was a pretty go. Why, the girl loved me! And, of course, I loved her-had loved her for years, had looked on her as among the impossibles, unconquerables, unattainables. Here was the "Empress," the majestic iceberg, melted into tears. Here was the heaven I had never dared aspire come to earth-my earth. Here was the last drop in the cup of bliss to make Eastport ance, though a short time previous he had more desirable than ever to me-and the Ann Mary Ann to sail to-morrow morning, my utes to give ad.

oring of blood and pedigree. They might go | woods-live on walnuts, Lark, leaves, any before the mast, serve as boat steerers, learn thing-sleep under the trees without discomclung to them.

gree bespeaking "puttin" on airs," as Mr. near the beach. Pell expressed it, was very repugnant to him. grow more luxuriantly than elsewhere. The booked up. The Ann Mary Ann was before shore Pells fished and dug clams for a living. me, about half a mile distant in the main The sea Fells would rise to the position of channel, with every sail set that would draw, second mate, seldom any higher. As boys and as the watch "bowsed away" on die main the Pells learned almost in their inflancy to tack I heard coming over the water the strains chew tobacco. At the district school th received the hardest whippings with the most unconcern.

This was Sam Pell, second mate of the Ann The Ann Mary Ann was a pretty sight in Mary Ann, and I was one of the ancient her cloud of white canvas, and the life, ani-This was Sam Pell, second mate of the Ann house of Holders, scampering under his orders after an obstinate pig, and all this in full view of various members of the prond Holder family—and not only the Holders, aut the Tahmadges, the Osbornes, the Weste bees, the Hillyers, the Carys, the Wickhams and the Rysams! I caught the beute at last by the hind legs, which he worked to and fro

I caught the brute at last.

with the vigor and regularity of a piston rod,

setting up at the same time a squealing that

rose far above the rest of the clamor and di-

rected every eye upon myself. Mr. Pell, I think, enjoyed this, and to prolong it took no

notice of me and sent no one to my assis

found time and opportunity every few min-

the trade of cooper, the principal mechanical fort, that I were not fettered and a slave to calling of the place, but the manner ever a house, a table, three meals a day and the thousand necessities with which man has Now Mr. Pell was not one of these. He burdened himself. That I were as indeprided himself on being a common man-a pendent of these people about me as were the very common man. Anything in the least ducks I startled from the salt water ponds

I found myself upon a high point of land The Pells had always lived in an unpainted at the harbor's entrance-full six miles from frame house on the "back street," and in the wharf (in my unnoted wardering; and their sandy back yard "pig weed" seemed to turning. I must have traveled twelve.) I of the old sea song with which 1 was familiar:

"Oh, the bully boat's a comin", Don't you hear her sails a humanin"."

mation and joyousness apparent on board might have mocked me, but for a thought which suddenly findled upon one. I sold aloud to the departing vasiditial between before you, my ine fellows, $^{\circ}$ and 1 mew 1 should.

But how?

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[To be Continued.]



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in directions regarding al Broadway, New York