## THE BANK OF CALIFORNIA a day. Blanche's last words were, "Remember, now, your promise!"

CHAPTER IV.

SURPRISE. "Well, what are you going to do now?" asked my mother with that expression which to me said so forcibly: "Oh, this impractical, inefficient son of mine."

"I am going to New York, bag and bag-gage, to-morrow," I said. "Don't be alarmed, I shan't hang about home, and I shan't

trouble you for many a year to come."

I intended going to New York with the eral purpose of escaping Eastport, which now was for me unendurable. What, definitely, I should do when there, I knew not-save that in some way I should get to California. Of money my store was very slender. I was casting myself on the broad uncertain sea of

chance.

A boy came to the house with a note for

"Meet me to-night after dark where we last BLANCHE SEFTON." All day I kept aloof from the village. night I went thither. The girl was there now, all herself, calm and self-possessed.

"John," said she, "I am going to ask of you a favor—a great favor. Will you grant

"Anything you ask," I said, impulsively. "Anything is a big word. What I ask of you may not be so easy to grant as you e. I want to put something in your What, you are not to know until you

have left this village, for I feel that you will leave, and that very soon. What you receive from me I want you to use as I direct. That is all. Can you promise me that?" I was eager enough to promise. The thought of Blanche Sefton's asking of me a favor—something apparently of more than ordinary importance, the reflection that she

pensated for all I had recently suffered.

She put in my hands a scaled packet. "Remember," said she, "not to be opened until you are in New York, and when opened its directions to be implicitly obeyed."

deemed me worthy of a serious trust-com-

"I promise," was my reply,
"That's a good boy," she sai
me kiss you." And she did so, the said. "Now, let



"That's a good boy," she said.

Kissing among the young people was in Eastport a regular business. At their parties all the plays had kissing as their grand aim and end. Indeed, the play seemed merely as a pretence for the kissing. I had never looked with much favor upon these indiscriminate osculatory meless, and when forced by circumstances, I had taken part in them, it was always with a feeling of indifference—almost disgust. Still, I supposed that it was the thing to do, since it was a part of the life around me. I had noticed that Blanche Sefton never participated in these "plays." Blanche was not a kissable

I shall not attempt by any of the numerous hackneyed phrases to describe my sensations at that moment. They would go astray of my meaning. The time, the place, the circumstances, the withdrawal from the immediate range of Eastport's petty gossipping, meddlesome sphere, seemed to place me in another world, whose standard of life, action, motive and impulse were entirely different from this. In that kiss I seemed Blanche's purity of soul and depth of affection—a nature luxuriant in every department of being, capable of a tempestuous abandonment, yet capable also of perfect control at any moment of ecstacy. Externally it was but the pressure of a rich pair of lips, but if there be within us other and finer senses than our material ones, these seemed in that momentary contact to absorb and retain a portion of tectual and spiritual richness and nobility of that girl's being. Nor did her act make me bold or presuming. On the contrary it seemed to bring me a realization of respect almost amounting to reverence for Blanche Sefton, which I had never felt before, It seemed to me as an inspiration to become more manly, more courageous, more energatic; not the inspiration of a moment, but

one to remain by me many a year after. Her caress, too, had in it something of motherhood, something I longed for, but found not at home, something which every man needs as a protection-protection against degrada-

"Perhaps you think I'm very bold?" said

'I think I understand you," I replied. "I believe you do. Otherwise, I could not do as I have done. You must feel yourself very much complimented, too," she added, in a lighter tone. "for you are the first of your sex I ever kissed in my life."

Here I wanted much to say something very polite and gallant. But all the words coming into my mind for such expression seemed to savor so much of the mawkish novel that I felt it a profanation. I said, quite without premeditation: "I thank you." On the whole, I think I said about the best thing I could.

tongue was not so tied afterward. Hand in hand we walked to and fro on a level, grassy space lying along the edge of the bluff overlooking the Cove's waters. We talked-well, of things belonging to our own world—as if we were navigating together rivers, creeks and inlets, barred to the majority. I know now she led the conversation on these subjects to divert my attention and ease my mind of the strain to which it had

been recently subjected.

The village clock struck two. "These are unseemly hours for Eastport," said Blanche. "We must go home."

We walked again to the half-opened gate, and again parted, not without another kissthis one mutual.

Between us passed neither pledge nor bond, spoken or inferred. We parted as if but for

CHAPTER V. SURRENDER.

My chest, which had been carted back to my mother's house, I had removed that very night to the ferry boat which communicated with the terminus of the railroad leading to New York. I went on the boat in the morning, before any other passengers came down, and kept myself out of sight. My leave taking with my mother was a brief affair. We had eaten a silent, comfortless breakfast, At its conclusion, taking my hat, I said,

Perhaps it was a presentiment that my words were true that made the change in her manner. With a softness unusual to her she "But, my son, what are you going to

Where are you going? "Never mind now," I said. "I've talked enough before of my plans. Now I'll keep silent. I've an idea that talking things out leads to ball lack. I'm going away, that's all. So good-by."

She said nothing, took my hand and kissed me. I never recollected having been kissed by her before. She may have done so when I was an infant. Favors of that sort are not der period. This was not from lack of feeling or affection. It came of that reserve and repression of all external signs of emotion room, bred in the bone way back through I know not how many generations of Puritan and Roundhead ancestry, until not only had outward sign of emotion been considered as bordering on an impropriety, but the very ability to manifest it had been destroyed. It was a turning of the softer side of human nature inward and the harder outward, and the fruitage was harshness and austerity; not intentional, but the natural growth of un-

natural lives.

I left the house, won-lering if it was in the natural order of events that proofs of affection, parental and otherwise, must come at the last moment, like the best dish at dinner being placed before one for a second and then snatched away.

In a few hours I was in New York. Taking a room at a hotel I shut myself therein, and opened the packet received from Blanche. It contained bills to the amount of \$500 and the following note:

"I desire you to necept this money from me as a loan, with interest at 7 per cent., for three years. This is lustimes, you know. I'm glad for your sake you did not go on the Ann Mary Ann. You will go now to California as anny Arm. You wan jo now to Canterina as a gentleman should. Min't you take a cabin passage. Don't go in the steerage to save dollars. It doesn't save them at all. There was a Providence in that pig, and Pell, toopigs both—to take you out of the ship. Shut up on board of her for five or six months, active their cores, feel and begins their section. enting their course food and leading their coarse life, would have put you back as many years. When you got to California you would probably have done as five-sixths of them will do—strike for the hardest and coarsest way of making a fortune, by digging and grubbing-the very way not to make it. If there is gold there, mind you, it's not for those who dig for it, unless they dig with their brains, and you can't dig with your brains and work like a hod carrier and live on hod carrier's fare. So, my dear boy, live like a gentleman and you will have a gentle-

So this was the promise I had made-to accept a pecuniary favor of a woman. The unwritten code of the time held this as hardly the correct thing, unless you married the woman, when everything she had be-came yours, and the favor, if such, ceased almost to be one.

Blanche had a few years previous been left a few thousand dollars by an eccentric uncle, who, possibly recognizing something of her independent spirit, said, when closely questioned by some over-anxious relatives as to his reason for so doing, that he be-lieved Blanche was a girl who could use her own money for herself, and he wanted to give her a chance. He didn't think, he added, it was the fair thing that a girl's capital should be salted down until some lazy loufer of a husband came along to use it, and generally lose it. He didn't care what she did with her money, so that she used it for her own pleasure in any and every possible way except that of handing it over to a husband. "I give it to you," he remarked, "not to the man who, not content with robbing you of your name wants your money along with it. Lend it, spend it, scatter it, do anything with it, except bring it, like a good little girl, to the chuckle-head who wants to marry you

Uncle John Sefton was a nondescript in opinion, and seemed to take pleasure in holding none that were popular. He had been a privateersman—some said also a slaver, and others a pirate—carried a bullet in one leg. the mark of which he was fond of showing without much regard to time, place or fitness.

I resolved to the money. She had been

diplomatic in not offering it as a gift, and in putting the transaction on a business footing. To refuse it under the present circumstances would result. I fest, in putting a great barrier between myself and Blanche. It seemed as if she said to me: "I am in this giving you the opportunity you need. You are no man if you quarrel with the instrument put in your hands because it does not come exactly in the manner you would have it '

I could see in imagination, as clearly as though she stood before me, the way in which Blanche would have taken back from me her gift. I saw her calmly listening to my statement and as calmly receiving from me the notes, and then continuing conversation on general topics as if the whole affair had not a feather's weight in her mind. But under all that seeming indifference I knew there would lie indignation, disappointment and worse-the deliberate laying aside of a feeling for me, something which I hoped to be more than interest-more than mere regard.

I have said farther back that Blanche Sefton loved me. But I felt that her love, if once gained, could not be laid on the shelf, to be taken on and of at pleasure, with the certainty of always finding it there. No. It was a love only to be held by constant

I bought, the next day, my cabin ticket for San Francisco via the Isthmus.

CHAPTER VI.

WILLIAM BROENER. A month afterward I was in San Francisco. The Ann Mary Ann was creeping on the Atlantic somewhere near the equator, with four or five weary months still between her and

the Land of Promise. San Francisco was then simply a mercantile camp. Buildings were run up as are; ers an seemel made of other immediate

booths at a country fair. There was little idea of permanency. Everything was of the "makeshift" order.

I had on landing \$125. I resolved to take one clear week, with no other purpose save to look about, amuse myself, and watch for

whatever might turn up.
I put up at the best hotel I could find and paid 850 in advance for a week's board, which granted to me the then almost unheard of luxury of a niche, called a room, to myself, a cot bed, a tin washbasin, a coarse towel and brown soap. True, the walls were but of cloth—cotton drilling. They did not shut out the sound of voices all around me, and at night the shadows of my adjacent fellow lodgers were sometimes prominently and clearly thrown on my canvas from the light of the candles behind them, displaying them in the many unstadied actitudes peculiar to man

on discooling for bed.

My right hand lodger bad nightly great difficulty in getting off his boots. His figure, of heroic size, was so thrown on my canvas in the many incitating and uncomfortable positions into which a man is compelled evel make his heel budge from the position it has

maintained all day.

One night while so engaged I received an unexpected visit from him. In the midst of a harder tag than usual he lost his balance, say this. Not a bright picture, is it! Now, appreciated or remembered during that ten- fell over backward against the cloth wall, which gave way under pressure, and through the rent he rolled, boot still in hand, into my

> 'Good evening," he said, without changing his position. "Hope I don't intrude!"



"Home I don't introde?"

apparently of thirty, black eved, black benreled, a clear, singularly white com-plexion, and an expression of more than ordinary refinement.

In a tone very different from that of the reckless humor he had at first assumed, he said: "I beg your pardon, but I lost my balance in trying to get this confounded boot off, and, as you see, the wall between us proved flimsy; and, as they say in the play, Here I am!

"No offense under the circumstances, I'm

sure," was my reply.
"I bought these boots in the mines," said he; paid two onness for them, and they've given me no end of trouble. They object seriously to going on in the morning, and when once on object as strongly to going off at night."

This was Mr. William Broener. He was from the mines, and mining was his business. We drifted into sociability that night. The rent in the wall was not repaired next day, and remaining open soon developed a certain companionship between us. He seemed to like my company; certainly he was attractive to me. We went about much together, and within the week our intercourse had grown We went about much together, and to something beyond that of a mere "passing acquaintance.

There was much in Broener attractive to men and women. Physically he was as fine a specimen of manhood as ever I laid eyes on. He was generous, and had an easy manner of dashing into people's companionship and confidence, which to me was both a source of admiration and irritation, since I lacked it enand on relatively familiar terms in any circle to which five minutes previous he had been a total stranger, while I writhed in the bonds and fetters of a certain awkwardness and reserve which at times seemed to compel me to do and say the very things most calculated to keep me outside that atmosphere of socia-

bility which I desired to enter an I breathe. Yet this to an extent constituted the bond between myself and Broener. He, knowing his power and keenly alive to its recognition and appreciation by others, liked to have about him an admirer like myself, whom in a sense he could take under his wing and protection.

"Come with me to the mines." he said, a few days after our nequalitance had com-menced. "I've a bit of a claim bit and we'll work partners."

I assented. To go to the diggings, directso and befriended by an experienced and lucky miner, was an opportunity seldom found in those days.

I lay more than usual stress on the phrase "lucky miner." Gold diggers were compelled to believe in luck. Lucky men-struck it rich wherever they went. These were sometimes in character the extremes of recklessness and dissipation. No mat-Their steps seemed directed, and where they went they turned up gold-often to be spent within a few hours. But the over they went plodding, poking about bar, flat or crevice, turning up more of the yellow metal in dust or chispas while regular habits and sobriety worked hard and could barely make both ends So marked were these phenomena that the inquiry was not uncommon on the part of those who had ventures to make egarding the leading prospector: "Is he a asky man?"

CHAPTER VII.

THE BANK OF CALIFORNIA. In the middle of September, 1850, I found

myself located with Broener at his cabin on the Stanislaus river, where the lower and rounded foothills commence merging into the more abrupt, craggy and higher formations of the vast Sierra range. It was for me a great change. Mountains towering all about, no roads, no wheeled vehicles in use, only trails or bridle paths, traversed by horsemen, our provisions brought from the nearest store,

two miles distant, on muleback; the vegetation and flowers entirely different from those of the east: the birds of other species; the

was all another world, and it brought to me

continually a sensation of newness.

"My boy," said Broener, one evening soon after our arrival, "you want to know about the mines and mining, eh! All new comers are more or less crazy on that subject. Now, I'll sum it up in a word. The mines are a humbug-a gigantic humbug."

"A humbug!"
"Practically, for three-fourths of those who dig, yes. The cream of it won't last over three or four years. Thousands more are to come. Every digger who takes an ounce out of the soil takes it out forever. Gold don't grow again—soon. Then there isn't half as much dug as people imagine. One lucky find blinds everybody's eyes to the nineteen or twenty-nine, or may be more, people who find just enough to scratch along on. It's the hardest kind of work. Knocks a man's constitution over in short metre. No let up, summer or winter. It's digging, lifting rocks, or standing in ice-cold water for hours. No places where ruptured by the pick it shone recreation but eards, poor whisky, or worse, with a glint like gilt—very different from recreation but eards, poor whisky, or worse, You dig out a dollar, and must spend half of it for what would cost you but three cents in the states. The men who are really to make the money are the merchants and land owners. These idiots all about here are now really I'm a lucky miner. You think this about here is my claim. Well, it isn't. This dirt pile is a blind. My real claim is half a mile from this spot. Til show it to you to-morrow and reveal you some mysteries.

The next day we went to the spot he had indicated, first ascending Scrub mountain, in the rear of our cabin, at a pretty steep inclimation, and after attaining a height of

about 1,000 feet, going down again.
"Look down," said Broener, as we came to an opening in the manzanita bushes, where our way led along a steeply jutting projection of the mountain.

I did so. The river's bank—in some places rocky and steeply inclined, in others denting the rapid current with little level beaches was alive with working miners. Hundreds of cradles were rocking to and fro. The gratof cradles were rocking to and fro. The grat-ing of the pebbles on the iron bottoms of their top seives sounded like the crashing roar of some great factory. Men were toiling to and fro with diri-laden buckets. Others were lying in all manner of cramped-up positions on the bare, steeply shelving rocks, already hot from the glary of the morning sun, drawug from deep crevices with long spoons, or tieces of iron been bent at the end, bits of irt and placing them in pans at their side, At other points men were standing waist deep in the river, occapied in laying semiular walls of ctone projecting into the

He was a stout, compact, well-built man, out of the way of those fellows. To a clear singularity white compact the minutes by the river. This route takes ten minutes by the river. I mustn't let those chaps scent out my lead. They'd avalanche me if they should. I've got, you see, a big thing; but if they got wind of it, there's no law could protect me. They're all in Egyptian darkness now. They think all the gold in the country is in that dirt. Hope they'll think so for some time to come.'

Walking down the mountain at varying angles, we came to a little shelf densely covered with foliage, about five hundred feet above the river. Miners at work were thickly clustered directly below us.

Stoop "Softly now!" said Browner. "Stoop here, so they won't see us, and don't talk

loud." Stooping, and at times half crawling through the chapparal, we crossed a shelf, coming directly on the rocky mountain side rising an overhanging barrier before us Fragments of gray and white rock lay all about as they had tumbled down the mountain.

Broener sat down on a fragment and whispered to me:

"We are at the mine."



"We are at the mine."

"I see nothing here like a mine," said I. "Of course not," he replied, "I don't mean that anybody shall. But those fellows down there would give their bends if they knew what was up here. What do you think of that?" and he handed me a bit of white rock, the outside thickly crusted with gold, brighter far than the dust Thad seen taken from the river and its banks. "That's a part of the mine. That's quartz. They haven't got on the trail of quartz yet in this land. When they do there'll be a bigger whoop up than ever.

"You see," continued Broener, "I happened to get whatever education has been filtered into me at a German university. Mineralogy was my favorite study. I became acquainted with Madame Quartz— the matrix, in fact mother, of gold—a mother who has a good deal to answer for in bringing so much of the root of all evil into the world. So soon as I arrived in these mines I knew that the gold which has through ages drifted into all these rivers, creeks and guiches, must have tumbled some time or other out of this kind of rock, and wherever the rock was there was the chance of finding gold in the 'original package.' hunted and I found it at last, and here are more of the original packages.

He turned up a flat bowlder as he spoke, and underneath, in a cavity, lay a pile of the yellow-flecked white rock. Pieces were there varying in size from a potato to a haman skull. Some seemed half gold. picked up the biggest, and was astonished

at its weight. "That's a hundred ouncer," said Broener, "outside the rock it carries. Seventeen hundred dollars more than the whole crowd on the bar below will get out in a day. It makes me laugh to think of those poor devils humping themselves down there, and fighting over sardines of thurty-three feet claims to the touchen.in.

man, when there's enough up here to send them all to the old boy. For there's where most

of 'em would go if they struck it.' And he laid back and had his laugh out in an expansive, silent grin, whose heartiness seemed to pervade his whole being. "Singular," he remarked, "how circumstances alter cases. Rich as I am, I can't afford to laugh aloud, lest the peons below hear me. They alone can enjoy that luxury."

"But where does this quartz come from?" I asked.

He arose, went forward a few steps to the

base of the precipice where it joined the shelf, and turned over a few bushes carelessly laid against the rock. There, low down near the ground, was a streak of white quartz. Then I observed on closer inspection that it had been dug into here and there to the depth of a few feet. Looking closer still I saw the yellow metal, and in the duller color of the "river wash" gold or that of "bank diggings."

"Yes, there's the lank," said Broener. "The Bank of California, and if I wasn't a man of more than ordinary strength of mind I'd worry myself to death nights fearing lest some other quartz learned reptile came crawling up here and worming himself into my pile. As it is, I have fits of such fear at times, but when I find them coming on I say: 'Be off, ye devils,' Because all fears are devils-devils of the mind. Hard to be put out if once let in, and bound to kill if you can't drive 'em out."

'How do you get the gold out of the rock!" Lasked.

Pound the gold out of the bigger lumps with mortar and pestic," he replied, "but-most of it 1 carry to San Francisco to be 'treated,' such as that piece you threw down just now. It looks word less. You can't see any gold in it, yet it's full, full of dust gold, fine as flour—yes, finer—fine as the dust on the butterfly's wing. I take that to the assayer. How the mint officials opened their eyes at them. First they ever saw. Wanted to know where I dug them and how and all about it. Of course I told them, I located my diggings in the farthest possible country from this, and fired volleys of lies otherwise at them. A man must protect himself, you know, and cut and run from truth just as a ship in an open roadstead with a gale suddealy coming on must cut and run from her best bower. I half believe they didn't quite accept my story, and suspect sometimes they set a watch on me to see which way I traveled. No knowing, you know, what some learned worm of the dust at the mint might do. Because such a one would know what this rock meant, and he would yearn, yea, seek, for it diligently, and do-just as I might do under the same sore trial.

[ To be Continued.]

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