

Lloyds of London

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in London quite as well as he could at Burnham-Thorpe.

"I don't believe she's my aunt, anyhow," he decided. "I hope not." Then he thought: "Maybe Mr. Lloyd will find employment for me when I tell him about the Maggie-O and save him a fortune."

CHAPTER THREE

When Horatio Nelson entered his father's home there was about him an air of resignation and respectful defiance such as doubtless animated the Christian martyrs in the Coliseum. He disdained to enter by the kitchen door, sneak up to his room to change his wet clothes and then return to the kitchen, there to honey the cook into giving him food left over from dinner. Instead he marched bravely through the front door into the study, where his father sat in conversation with a man in the uniform of an officer in the British navy. This man was a Captain Maurice Suckling, his mother's brother, and Horatio had not seen him more than twice before. He hoped now that Captain Suckling's presence might operate to delay the punishment he knew his father would visit upon him, for Horatio feared the embarrassment of punishment in the presence of his uncle Suckling far more than he feared the punishment itself.

"Well, young man," the Reverend Nelson boomed at him, "you cut your class to run off with that young guttersnipe Blake. I know it. And you've returned soaking wet. Where have you been?"

"In swimming, sir."

Captain Suckling laughed.

"Did you fall into the water, Horatio?"

"No sir, I jumped in."

"Why?"

"If you please, sir, I'd rather not tell."

"You'll tell or take a thrashing."

"I'll go get the birch, sir. Shall I go into the next room and take down my breeches?"

"Yes."

"Bravely spoken, Horatio," Captain Suckling declared. "How would you like to enter his majesty's navy, lad?"

"I should like to very much," Horatio replied primly, not daring to express the full enthusiasm the query evoked in him. Indeed, he was not particularly enthusiastic about entering the British navy, but he was exceedingly enthusiastic about entering anything that would take him away from French nouns and stern paternal authority.

Captain Suckling turned to Horatio's father. "Here's a lad of spirit," he declared. "I could use him as a midshipman in my new command, the Raisonable. Would you be agreeable to letting Horatio come with me?"

To a poor country parson, whose wife had died leaving him with eleven children, of which Horatio was the fifth, the proposition was not one for long consideration. It was the practice to enter boys of from twelve to fourteen years of age as midshipmen in the British navy; nobody smiled when old grizzled sea dogs touched their forelocks to the young gentlemen and addressed them as Mister! Captain

Suckling's generous offer insured for the poor parson's son entry into the honorable profession of arms; it removed a source of worry, and left one mouth less to feed.

"He's small for his age and a bit inclined to be delicate," the parson protested. He felt he might lay himself liable to a charge of heartlessness did he acquiesce too readily.

"He's wiry and he has courage. He knew he had a birching due and he was resolved to take it like a little man. He has been up to some devilment and probably considers the enjoyment he's had well worth the price he'll have to pay. Well, in the open air life of the navy I'm thinking he'll be far healthier than here, where the cold raw fog clogs the country three days out of seven. And do not whip the lad this time. If he comes aboard the Raisonable he'll get all the discipline he needs. He'll learn to obey orders, there, egad."

"So you wish to go with your Uncle Maurice, Horatio?" the parson queried in a kindler tone.

"Yes, sir, I do."

"Then, you may do so, my son."

"Hurrah, cried Captain Suckling. He was a hearty, jovial soul, and Horatio's heart warmed to him instinctively. "I'll pay for his outfitting and the expense of his journey down to Chatham where my ship is lying." He drew the boy to him. "You'll be a brave sight in your tricorne hat and midshipman's uniform, I'll warrant."

"Thank you, sir. I'll be a good boy, sir. You'll not have to birch me, sir."

Captain Suckling chuckled. "A birching in the navy m'lad, is done with a cat-o-nine-tails, soaked over night in brine. Men bleed at every cut o' the cat. So it is well, Horatio, to keep out of trouble, by obeying orders strictly."

"Go upstairs and change into dry clothes," the parson ordered. "Then have cook give you your supper."

An hour later Horatio sneaked out of the parsonage. In the doorway of the carriage house Jonathan Blake awaited him.

"I'm ready Jonathan announced. "Have you some extra clothes and food?"

"Jonathan, I can't go."

"You'll go or take a smash on the jaw. Remember our pact."

"Then you'll have to clout me, Jonathan. I'm going into the navy. I'm going to be a midshipman aboard my uncle's ship, the Raisonable. She's a line o' battle ship," he added proudly. "A sixty-four."

"Sixty-four what?"

"Sixty-four guns."

A silence. Then: "I suppose we'll never meet again, Horace."

Horatio did not answer. He couldn't. There was a lump in his throat. Finally he said, "Clip me with your mauley. I'm breaking the pact."

"I—I can't," choked Jonathan.

"You must. It's your right."

Jonathan delivered a feeble smack with his open hand on Horatio's pale jaw. "Goodbye," he gulped. "Good luck."

Horatio did not answer. He was weeping. Jonathan gave him a small hug, and disappeared in the darkness and fog, London bound. Although he did not know it, a new life was opening for him, too—a life that was to be filled with adventure, a life that was destined never to be a dull one. And thirty-five years

were to pass before he saw Horatio again—and even then he did not see him. He saw only the coffin that enclosed his frail form when the hero of Trafalgar came home to take permanent station in Westminster Abbey with the historic great of England.

The first mention of Lloyd's, that institution which we of the present day know for the largest and greatest insurance corporation the world has ever known, occurs in a publication in 1688, although the nature of the article leaves no doubt in one's mind but that this organization of underwriters had come into being some time previous. Contrary to the belief of practically the entire civilized world, the organization was not started by Lloyd. It was a voluntary association of ship-owners, masters, underwriters and merchants — an organization that like Topsy, "jes grew." Its earliest meeting place was in a coffee house owned by one Edward Lloyd, in Tower Street, London, — meetings for gossip and business transactions. This habit created such prosperity for the coffee house that Edward Lloyd removed his establishment in 1692, and founded a larger coffee house in Lombard street. Here, shortly afterward, he began the issue of Lloyd's News, a publication devoted to mercantile and maritime information. Eventually this was succeeded by Lloyd's List, published daily, and now the second oldest newspaper in London. The merchants and underwriters followed Lloyd to Lombard street and continued to meet in his new coffee shop during the greater part of the eighteenth century but without any apparent organization or rules.

In addition to serving the patrons their meals, the waiters at Lloyd's gradually assumed another function—that of clerks to the underwriters, reading aloud announcements of general interest, posting notices on the bulletin board, ringing the bell which gave warning of news about to be announced and, hence, requesting silence. As the business increased, the merchants, underwriters and associates removed to a building in Pope's Head Alley, formed a permanent organization with rules and, in 1779 adopted a printed form of insurance policy differing but little from the form in use today.

In 1811 the society was reorganized and, in 1871, incorporated, the title of the corporation, Lloyd's, a tribute to the memory of the man who, for some obscure reason had encouraged the birth of the organization in his coffee house more than a century before.

So much for the objective toward which, Jonathan Blake, guttersnipe, of Burnham-Thorpe, in Norfolk, moved by a sense of honesty and duty which was innate in him, since it had never been inculcated in him, hurried in 1770. Once on the high road to London he tried, time after time, to steal a ride on the baggage boot of the heavy lumbering six-horse coaches, London bound, but each time the guard, old in experience, drove him off with blows of a cane. People traveling in private conveyances were much too great for such a lowly lad as Jonathan to presume upon to the extent of asking for a ride, so, perforce, he was put to it to trudge the entire distance. He averaged about twenty miles a day; he

slept in hay stacks at night and existed on two light meals per day for four days, when the stock of food he had carried from the Widow Blake's was exhausted.

Footsore, unutterably weary and faint from hunger and thirst, Jonathan at length entered London, and after a heart-breaking day spent inquiring the way to the office of Mr. Lloyd, the insurance man, he came at length to the coffee house, still called Lloyd's Coffee House, although not operated by a Lloyd, in Pope's Head Alley. He lingered a minute or two in the vestibule, surveying the scenes within, where men sat at small round tables eating drinking their coffee, signing papers, conferring with clerks, shouting to other men at similar tables across the great room. In one corner a large bell hung suspended from the ceiling; waiters hurried hither and yon; it was a scene of orderly confusion with a great deal of good nature and bad image apparent.

Gathering his courage Jonathan slipped in and stood just inside the entrance. A waiter caught sight of him and shouted: "Ere, you, young ragamuffin, wot're you doin' ere?"

"I want to see Mr. Lloyd on very important business," Jonathan replied wearily.

"Wot rot," the waiter replied. "E's been dead a matter of sixty years. 'Op it now." And, in order to enforce his command, he came over and grasped the boy by the nape. As he was about to heave the lad through the door into the vestibule the bell in the corner was struck sharply—once. That meant news of a maritime disaster and the waiter paused, listening.

(Continued Next Week)

How strange an election. Mr. Roosevelt received more votes than a winner ever before received, and Mr. Landon received more votes than a loser ever before received.—Atkison Globe.

TESTED RECIPE

By Frances Lee Barton

THE reputation for being a heavy dessert which steamed puddings have, is downright libelous!



Steamed puddings can be made so that they fairly melt in the mouth. The secret is — an efficient baking powder. This steamed pudding owes its lightness to double-

acting baking powder, and you'll find it a grand finale to dinner on some cold, snappy day.

Steamed Date Pudding

2 cups sifted flour; 2 teaspoons double-acting baking powder; 1 teaspoon salt; ½ teaspoon cinnamon; ½ teaspoon ginger; ¼ teaspoon mace; ½ cup brown sugar, firmly packed; ¾ cup ground suet; 1½ cups coarsely cut dates; 2 eggs, well beaten; ½ cup milk.

Sift flour once, measure, add baking powder, salt, and spices, and sift again. Add brown sugar, suet, and dates, and mix well. Combine eggs and milk; add to flour mixture and beat thoroughly. Turn into greased molds, filling them ¾ full; cover tightly. Steam 2 to 2½ hours, depending upon size of mold. Serve hot with hard sauce. Serves 8 to 10.