



WHAT HAS GONE BEFORE:

An orphaned boy, known as Jonathan Blake, slavey in a Norfolk, England, groggery operated by a Widow Blake, in the year 1770 and his pal, Horatio Nelson, discover a plot to steal a cargo of gold and defraud the insurers, Lloyds of London. The boys agree to go to London to tell Lloyds, but Horatio breaks the bargain when his family decides to enter him in the Navy, where years later he is to become Admiral Lord Nelson. So Jonathan hikes the hundred miles, informs John Angerstein of the Lloyds syndicate, and saves him from being defrauded. Grateful, Angerstein takes the boy into his home, and later sends him to Eton, planning to take him into the insurance syndicate when he has graduated.

CHAPTER SIX

Jonathan graduated from Eton with honors, the highest in his class. Consequently he won a scholarship to Cambridge University. John Angerstein's pride in him knew no bounds. "Watson," he said to his chief clerk, "there's good blood in this lad. No common Cockney's son, I'll warrant. That sort of breeding doesn't show in his face. Go down to Burnham-Thorpe, in Norfolk and interview an old harridan there named Blake. She is the proprietor of a groggery. Ascertain the antecedents of this boy. I'm curious."

In about two weeks Watson returned. "The old woman's dead," he reported, "but I found neighbors who remember the boy and through them I ascertained that the Blake woman got him from the local work house — St. Swithin's. I interviewed the head of the work house who looked up his records and discovered that a boy named Jonathan Greenhill had been given to one Amanda Blake, of the address where her groggery used to stand. Both parents died — mother when the boy was born and the father when the lad was four years old. Father was a naval officer, killed in action — named Alan Greenhill. So I came back to London and looked up Alan Greenhill in the Admiralty. Senior lieutenant in His Majesty's navy, commanded the twenty-four gun sloop-o'-war Gloriana, sunk by a Spanish frigate off the Holland coast, but not until the Gloriana had fought off and put out of action two thirty-six gun Spanish frigates. Looked up his marriage in the Registrar's office in London and discovered he married the Honorable Agatha Langhorne, youngest daughter of the Baron of Langhorne.

Greenhill was the youngest son of an admiral — no money, nothing except his pay, usual navy prospects. The marriage was regarded as a mesalliance and Langhorne cast his daughter off. So much I learned from the man who was formerly coachman to the Baron of Langhorne, who has been dead some years. The title died with him. It was not hereditary. Langhorne's estate was heavily encumbered and was sold for the benefit of the creditors.

John Angerstein smiled sagely.

also studied naval architecture, a knowledge of which would, he thought, come in handy when appraising the seaworthiness of ships preliminary to insuring them. For Lloyd's was now, in the greater protection of its risks, employing marine surveyors to examine all ships upon which insurance had been applied for. Such ships were given a rating, changed as the vessels deteriorated and upon this rating the insurance rate of premium was based.

Lloyd's, in the meantime, had re-

On the wall two placards further cried aloud the saga of change. One read: "No sedan chairs allowed inside." That meant that the members of Lloyds were no longer carried from their homes to their desks. Jonathan had an impression that sedan chairs were far fewer in number now; carriages had to a considerable extent replaced them. Another sign read: "Subscribers and Connections Only Admitted"

So the waiters of the old coffee shop days were gone — no, there were two of the old hands, clerks



"You must get to know Peggy," Angerstein told Jonathan as the two entered the coffee house headquarters of Lloyds Of London, and encountered a comely young woman behind the desk. "She's a rare good sport, and will give you many a laugh."

"Good sound stock," he murmured. "The sort that never lets England down — the sort that never lets the sun down — on English soil! Well, he'll be glad to know his ancestry, but he's been Jonathan Blake so long I daresay nothing would be gained by adopting his real name at this late date."

So Jonathan Blake went to Cambridge for four years and emerged, to all outward appearances a charming, cultured, highly educated gentleman, even if he had sprung from a middle class family. His French was perfect, but John Angerstein sent him to the Sorbonne to remove from it a tendency to speak it at times with an accent which, though faint, betrayed his English birth and raising. At the Sorbonne he

moved to the Royal Exchange, a splendid Georgian building, subsequently destroyed by fire. And it was to Angerstein, at the Royal Exchange, that Jonathan reported upon his return from France. He was now twenty-six years old; thirteen years had passed since first he had set eyes on John Angerstein and he thought now: "How everything has changed." His patron was gray around the temples and the change in fashion in men's clothing further emphasized the passage of the years. Chimney pot hats were now the vogue; breeches and silk stockings, with buckled shoes, had given way to short socks and trousers fastened under the instep of tall boots worn inside the trousers leg.

now, but (because tradition dies so hard in England) still known as waiters! Lloyds no longer functioned in a coffee house; hence the casual visitors who came, ostensibly to imbibe coffee and rolls, but in reality to gape at the underwriters, were forever debarred. Here was a fine large room done in the best style of the period, fenced off into a handsome desk and two or three little boxes, each box furnished with chairs for the underwriters. There was a more elaborate rostrum now, but the old bell still hung over it, with a newer, larger and more ornate Bulletin Board close by.

Jonathan saw at once that the old, free-and-easy camaraderie of

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