

luck! He asked me to change it for him at the bank.'

He put it back in the envelope as he spoke, and tossed it carelessly on the table. The envelope was an old one, addressed to Mr. Walter Penny, and rather tattered-looking. Stephen felt a contempt for the unbusiness-like habit which could trust a £20 note to such an insecure covering.

'You'll be losing it if you don't look out,' he said. 'Why on earth don't you put it in your purse or your pocket-book?' Walter laughed. 'You're right. It would be an awkward job for me if it disappeared. Merton's not the chap to overlook a thing of that sort. I could see he had two minds about trusting me with it at all.' He drew out his pocket-book, then laid it down to cut his companion some bread. He was in such a sociable, talkative mood that Stephen could not be as morose and silent as he could have wished. When he was actually with Penny his dislike was never quite so active; there seemed to be a something in the atmosphere which forced him to be friendly in spite of himself. But when Walter had wished him good night, rather earlier than usual, and he was alone, the old feelings rushed back upon him, and he sat brooding in his chair by the open widow until half-past eleven.

As he rose to go to bed his eyes fell on something lying under the table. He stooped to pick it up; it was the thin, dirty envelope which had contained the bank note. Had contained it? Why it was there now! What an abominably careless, forgetful fellow that Penny was—no more fit to be trusted than a child! He had taken out his pocket-book intending to put the note inside it, then his volatile mind had gone off to something else, the pocket-book had been mechanically thrust back into its resting place, and the envelope with the £20 still inside it had been brushed off the table on to the floor.

As Stephen stood with it in his fingers Walter's words flashed into his mind, 'Merton's not the chap to forgive a thing of that sort.'

No; Stephen knew the old builder well enough to feel sure that even if he did not go so far as to credit his clever workman with having appropriated the missing bank note, he would not be likely to overlook his gross carelessness in losing it. And it would serve him right too, and be a useful lesson to him, besides putting a spoke in his wheel, and destroying all his chance with old Merton's daughter.

It seemed to Stephen as if he had been standing for hours with the envelope in his hand, yet it was not really more than five minutes before the strength in which he trusted, broke down utterly beneath the force of the most powerful temptation he had ever known. To take the note out of the room with him would have made him feel like a thief—to tear it up into fragments went against his inborn respect for money. He opened a cupboard in the wall where Mrs. Croft kept a number of old newspapers thrust the envelope between the folds of one of them, and went upstairs to bed. He slept soundly; but when he awoke, the thought of facing his unsuspecting victim was unendurable.

He rose at once, dressed as quickly as possible, had his breakfast a full hour earlier than usual, and was off to Merton on his bicycle before Walter was up. In the evening he worked late at the office, and slept at a friend's house, as he sometimes did, instead of returning to Bushbury.

He awoke very early the next morning, when it was scarcely light, and after tossing about for a little while, he went to the window and drew up the blind. Even the

tall chimney stacks and squalid houses of Meriton were transfigured in the pearly light of the stainless dawn; and as Stephen stood looking at the clear sky and fleecy clouds, already tinted with rose color, and thinking of the reason which kept him from returning to Bushbury, suddenly a question seemed to be distinctly asked him, and it was this,

'What would you yourself have said, a few days ago, about a man who could do what you did on Thursday night?'

The inward answer was decided and prompt.

'I should say he was a mean hound, who has done one of the dirtiest tricks ever heard of.'

And then conscience said clearly and sternly, 'Thou art the man.'

In the stillness arose the loud chirping of a number of jubilant, but sooty sparrows, welcoming the new day. To Stephen it sounded like a host of accusing voices, repeating the sentence which the still small voice within had already passed upon him. Yes, he, Stephen Oldroyd, and none other, had stooped to do this thing, and for what? To win Joyce Merton, the pure-hearted, truth-loving girl, who hated all that was mean and under-hand, in



'I DIDN'T TAKE NO PAPERS.'

whose presence he now felt as if he could never hold up his head again. How could he have fallen so low—he, of all people? But it was not too late: the deed could be undone, though nothing could restore his absolute confidence in himself as a man incapable of a dishonest, or even an ungenerous, action. Never had the work hours seemed so long as they did that morning; but it was Saturday, and at one o'clock he was free.

He was riding past the Mertons' house when he heard a well-known voice calling him, and most unwillingly he dismounted, and went to meet Joyce at the gate.

'I want to beg your pardon, Stephen,' she said tremulously; 'I spoke hastily, and I hurt you, and I'm sorry.'

'It's not for you to beg my pardon,' he answered almost inaudibly; 'you were in the right—you always are.'

'Don't taunt me, Stephen: be friends with me. Such a dreadful thing has happened: Walter Penny has lost a bank note of father's, which he was to have changed at Meriton. Father is frightfully angry, and no wonder! It was careless, but he believes poor Walter has stolen it, and I know that isn't true.'

There was a sound as of tears in her voice, and it cut Stephen to the heart. Before he could speak she went on—

'I want you to be kind and generous,

and talk to father. He would listen to you. I know you don't like Walter; but you can't think as badly of him as that. And I do want to help him—we are such friends.'

She paused for a second, and then added in a lower voice, 'I don't think it would be a breach of confidence now, to tell you something of what he has told me. He has been unsteady, and he is trying so hard to do better. That was why he came here, right away from bad companions and old temptations. And he is in love, Stephen, with a girl who won't look at him, he says, unless he redeems his character. She is a teacher at the school where he used to live. He thinks she does care for him really, but she says— Oh, Stephen, what is it? Where are you going?'

'To give him back that bank note,' answered Stephen hoarsely; and before she could utter a syllable in her great wonder at his strange looks, and still stranger words, he had mounted his bicycle and was out of sight.

Up the stairs at the farm and into the sitting room rushed Stephen like a whirlwind. He tore open the door of the cupboard in the wall—it was empty! The newspaper was gone. A minute later Mrs. Croft, peacefully ironing in the kitchen, heard heavy, hasty footsteps in the stone passage; then the door burst open, and Stephen stood before her—

'Who has touched the papers in the wall-cupboard in our room?' he cried.

'Bless us! What ails the lad? They're no papers of yours, Stevie—only a lot of rubbishy newspapers. The man came round yesterday morning who buys up all our rubbish, so I cleared out that cupboard with the rest, as I always do, and he took away a fine sackful.'

'The man—what man?'

'Why, Fagan, to be sure, the rag-and-bone man. You must have passed his place scores of times, for it's at the corner of Stafford street, not a stone's throw from your works. But stop a bit, Stevie; I want to ask you—'

Stephen did not wait for the conclusion of the sentence. He clattered down the passage, sprang on to his bicycle again, and Mrs. Croft, looking out of the window, saw him riding furiously along the road which led to Meriton. At half-past three Stephen stood in the little yard where Fagan sorted his miscellaneous purchases before reselling them. Fagan was decidedly an unprepossessing man, with small, sharp eyes which glanced at Stephen suspiciously when he put the question—

'What have you done with the papers you took away from Elmtree Farm yesterday morning?'

'I didn't take no papers. I paid for all as I had,' replied Fagan, in an injured tone.

'Yes, yes,—I know. But where are they?'

'And what's that got to do with you?'

Stephen realized that it would be wiser not to seem too eager.

'There's a paper I want amongst them, I fancy,' he said; 'I just want to look through them. Where are they?'

'Where are they? Well, if the information's of value to you, as I suppose it is, or you wouldn't have come after it in such a hurry, p'raps you'll pay me a bob down, and then I'll give it to you.'

The shilling was handed over promptly, and Stephen then learned to his disgust that the sack of papers had gone by rail the preceding evening, with several others, to Isaacs and Co., Little Lane, Birmingham. There was nothing for it but to pursue the chase.

He arrived at Isaacs' warehouse soon