

four thousand dollars for your homestead, people have been wondering where I obtained the money, and they certainly had good reason to wonder. They knew I had invested all I could gather together in that mine in British Columbia, and that I could pay down such an amount was very puzzling. It is only right that you and Nellie should hear the truth from my own lips. You well know," he continued after a pause, "that your father was a very dear friend of mine. We had grown up as boys together. We knew each other's affairs intimately, and we often discussed the future. Your father made considerable money, and had a fairly large bank account. One day he came to me—only several months before his death—and we had a most serious talk together. He seemed to have some premonition that he would not be much longer upon earth, and was most anxious that I should consent to a plan which he had in his mind. He was fearful lest after his death something should go wrong. He knew what a headstrong lad you were, Stephen, and what a temptation it would be to spend recklessly his hard-earned money. He therefore wished me to act as trustee, with another firm friend who is living in the city, and to place in the bank in our names the sum of six thousand dollars. This was to be left there, unknown to others, until you proved yourself to be a man in every sense of the word. In case of disaster or trouble we were to use the money at our discretion for the welfare of the family and not to allow your mother or sister to come to want. That, in brief, is the substance of the plan.