The Lady of the Tower

(Continued from page 17.)

they enjoyed as much prosperity as was to be won from the ownership of soil that was neither one thing nor the other, being partly metalliferous and partly agricultural. By the middle of the nineteenth century they were depending for their luxuries on dwind-ling hopes of tin and copper, while scarcely paying their way on the revenues from half a dozen barren farms. The era of mortgage had

THEN, at a critical moment, when a little common sense might have saved the situation, a wild and rollicking descendant of tough old Roger, had inherited the estate, proceeding to play ducks and drakes with what was left of it. He in turn was gathered to his fathers, passing on the impoverished patrimony and still proud family name to a wiser son, Pendomer Carlyon. This gentleman made a desperate effort to retrench, but he was too late, and died from the anguish of disappointment. For by that time Jacob Polgleaze, of Falmouth, had bought up the mortgages. and had begun to foreclose without mercy, leaving at the date of Mr. Carlyon's death only the Tower and its private grounds in the possession of his only child, Hilda, the heiress of all this result. of all this penury.

The orphaned girl, her mother having died during her infancy, struggled bravely to make both ends meet on the pittance left to her. Nothing but the house remained, and a couple of hundred a year, out of which she had to pay the interest of the mortgage on the Tower. She would have been wiser to let the old place go, and free hereals for the same harman and the parents of the same harman and the same har herself from the encumbrance, but she clung to the grey eyrie on the wild cliff with passionate affection. She insisted on living in it, accompanied only by Mrs. Pengarvan, the distant kinswoman, who had brought her up and kept house for her father after her mother's death. An elderly man and his wife, devoted to the young mistress by the ties of heraditary sermistress by the ties of hereditary ser-vice, performed the few household duties.

It was a sombre existence, as viewed from outside by the sympathizers in the great houses round about, who had known her from childhood. In reality it had many compensations. These it had many compensations. These were the periods spent at St. Runan's Tower in the intervals between his voyages by Lance Pengarvan, the son of her friend and chaperon, who commanded Jacob Polgleaze's steamer. "The Lodestar."

Hilda stood at the open window of Hilda stood at the open window of the oak-panelled dining-room, her fresh young beauty in striking contrast with the shabby furniture and threadbare carpet. Heedless of the gale that was raging, she had the window open, and was gazing through a pair of binoculars over the stormtossed sea. But the leaden pall of the rain-charged sky pressed down upon the waste of waters, rendering it impossible to see beyond half a mile. The thunder of the waves on the base of the cliff was appalling, and presently closing the casement, she laid her glasses aside. her glasses aside.

"He must be out somewhere in that "He must be out somewhere in that hurly-burly," she murmured. "The weather is too thick for me to catch a sight of the ship as she passes. It is a comfort to think that Lance, on the bridge of his own steamer, is a good deal safer than he is on land."

The smile which the thought had conjured up died out suddenly, after a brighter flicker at the entrance of an apple-cheeked, middle-aged woman

an apple-cheeked, middle-aged woman who announced:

"Mr. Polgleaze wants to see you, Miss Hilda. I didn't tell him you were at home. I said I'd see."
"That was wise of you, Martha. Is it the old man?"

"No, the young 'un—drat him. Says it's most particular."
"Is Mrs. Pengarvan in the house?"
"No, Miss; she went out half an hour ago. Down to the cove, I think,

to see Jem Penolva's boy, as is down

with the mumps."

Hilda Carlyon's frown was not for the faithful retainer who was scanning her face so anxiously, but for the un-welcome visitor waiting under the

crumbling portico.
"Very well, Martha," she said, at last. "There's no fire in the drawingroom. You can show Mr. Polgleaze in here."

The young man entered with a jaunty swagger, which changed to unctuous deference, as he bent over the hand coldly extended to him. Mr. the hand coldly extended to him. Mr. Wilson Polgleaze prided himself on his manners, and would have been surprised if he had known that Miss Carlyon usually spoke of him as "that ineffable cad."

"Won't you sit down?" she said, wondering why her visitor should have ridden from The color of the color of the carlot of the ca

wondering why her visitor should have ridden from Falmouth in such weather. For all his affectation of outdoor proclivities, his breeches and gaiters and horsey get-up, he was notoriously a feather-bed sportsman, who chose fine days and shirked his fences.

He smirked and took a seat, though a glance at the haughty face of his young hostess, and the fact that she remained standing, caused him to fidget. He was clearly at a loss how to begin. The girl, watching him with a mixture of contemptuous amusement and secret fear, was not going to help him out with a lead.

"It's a vile day, Miss Carlyon, but I had to come," he started, at last. "I wanted to warn you, don't you know. The old man is out for the shekels—fairly on the warpath, and nothing I can say will hold him."

can say will hold him.
"Very good of you, Mr. Polgleaze, to want to warn me, but I should be better able to thank you if I knew what it was all about. Who is the 'old man,' for instance, and what do you mean by shekels?"

The cold, crisp tones lashed the shipowner's son like a whip, but he choked back his resentment. "I alluded to my father, and to his intention to make things unpleasant, he said, with a touch of bravado. " learned this morning that he is going to foreclose on the Tower next month if the principal is not repaid with interest to date."

home was very dear to her.
"Then Mr. Jacob Polgleaze must have changed his mindy" she said.
"He told me only a fortnight ago that the mortgage could remain as it is if the interest is paid. I have that ready for him." ILDA paled a little. Her grey old

"Ah, you never know what my father will be up to, Miss Carlyon," Wilson pressed his advantage. "His word pressed his advantage. "His word isn't worth anything unless it's written down with his signature at the end over a stamp. But you mustn't take it too much to heart. I know how fond you are of this fine old place, and I can see a way for you to avoid being turned out. Also, if you will pardon me, to restore some of its ancient me, to restore some of its ancient splendours. A coat of paint now, and a little underpinning here and there

-to say nothing of the gardens being restored to proper cultivation."

A silence that could be felt prevailed in the faded room. "Yes?" said Hilda, at length, in a tone that tinkled like a falling icicle.

The visitor took his courage in his The visitor took his courage in his hands. "I have long admired you with the deepest respect, Miss Carlyon," he blurted out. "If you would marry me there would be no further trouble with the old man. All in the family, don't you know."

There was no ice in Hilda's voice now—only the ringing laughter of genuine amusement. She even looked at Wilson Polgleaze in quite friendly fashion, as though grateful to him for

fashion, as though grateful to him for relieving the tedium of a dull day.

"My dear Mr. Polgleaze, I am most deeply obliged to you," came her reply, when her merriment had given place to intermittent gusts. "You are

too magnanimous for words, but the plan is impossible. Don't spoil the plan is impossible. Don't spoil the generosity of your offer by asking me

"But I do ask you," persisted the suitor, goaded by her laughter. "Then my answer must be that my

name is Carlyon, and that I do not care to change it to Polgleaze," said the girl, her head held high. "I could give you any amount of other reasons, but I should not advise you to press for them.'

The money-lending shipowner's son was no fool. He showed no vulgar temper, indulged in no outbreak of Rising from his chair, contrived to preserve some semblance

dignity, and held out his hand.
"I'm sorry," he said, "but if that's the way you take it I won't annoy you with another word—except that this will make no difference in my desire to serve you. I shall do my best, Miss Carlyon, to persuade my father to reconsider the foreclosure of the mortgage, just the same as if you hadn't sent me away with a flea in my ear.

I shouldn't build too much on that, though. The old man is a terrible skinflint, and he doesn't think any better of me than you do."

With which he made a sufficiently composed exit, and mounting the horse which he had left hitched under the portico, he rode forth into the driving wind and rain. As he made his way along the grass-grown drive his teeth were clenched in a grin that might have been due to the tempest which smote him, but once clear of the entrance gate he opened his mouth to

'D-n her!" he shouted to the storm. "D—n her and d—n her and d—n her!
I'll bring my lady to her knees yet.
Treated me like dirt, and thought it
funny. I'll show her."

VIS way lay down the shoulder of the headland on which stood St. Runan's Tower, at the foot of the steep descent skirting the little cove, Carlyons where in olden times the had moored their ships. There were only three or four fishermen's cottages there now, nestling at the edge of a narrow beach in the cleft between the mighty cliffs. He was about putting his horse to a trot along the level road behind the cottages, when a girl, drenched to the skin, sprang from a

heap of stones.
"I must speak to you, Wilson!" she cried, laying a hand on his bridle.
The man checked the oath that rose

to his lips. "Well, you must be quick," he said, rudely. "It's no fun being out in this weather."

"It isn"t so long ago that you didn't

mind a little weather when I was at the other end of it. It hasn't kept you from riding ten miles to the Tower," rejoined the girl, with a sob in her

"I've been to the Tower on busi-ss," Wilson replied. "Now, what is it that you want?"

"There's trouble coming through you. Father will kill me when he knows, and I think he suspects already. Be a man, Wilson, and keep your promise. I will be very good and humble, if you will only give me the shelter of your name."

The restrained oath broke out at a appeal. "Let go my bridle!" Wil-"I never made you any such promise, and if I did it wouldn't hold. You must have wheedled it out of me when I was drunk or silly. The shelter of my name indeed! For Marigold Craze, the daughter of the mad fisherman of St. Runan's Cove! What next, I wonder. trampled." Stand clear or you'll be

He wrenched his bridle from the feeble clutch and rode on, never cast-ing a glance behind him at the whitefaced figure staring after him with eyes too full of anguish for tears. The eyes too full of anguish for tears. The black mood induced by his repulse at the Tower, and by this stoppage on the high road had him in its grip. His senses were dulled to externals, or he might have heard a queer little click that came from behind another heap of stones as he passed it a hundred yards further on.

But he would not have seen the

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