earning good wages, and have more than enough, while the wife of his friend, to say nothing of the woman whom he now could admit that he loved, was in dire straits, wor-ried him by day and by night.

Forced by his distress, he spoke to her one evening when the children were playing together in the back lot; but, like his crude bigness, he spoke without a vestige of tact.

"You remember what Dan said to us by

his bedside," he began; but he got no further. With a piteous gesture Mrs. Lennon

stopped him.
"Please don't let us talk about it," she beggedhim, and what further plea he had at heart froze upon his tongue. He could not know with what sense of guilt, even though blameless, she remembered that charge

against her faithfulness.

Thereafter Michael was more distressed than ever. He saw the Lennon children insufficiently fed, with plenty next door; he saw them insufficiently clad, while his own daughter had more than she needed; he knew the Lennon coffer to be empty, while his own useless money piled up in the bank. One evening, however, he came home with a lighter step than he had known since Dan's

"I guess you'd better have me to look after your property," he said gaily to Mrs.

Lennon, stopping at her door.
"My property," she repeated wonderingly. "Yes, your property. A fellow was down at the mills to-day hunting Dan up to see why he didn't pay his insurance. That was the first the company knew he was dead, and the first I knew he had any insurance. Did you know it?"

She was overwhelmed.

"Dan always did keep his money matters a secret," she reflected, however, and she managed to ask how much it was.

"Well, it ain't a lump sum," Michael answered her. "It's better than that; he insured himself so as to give you forty dollars a month. You're to get that for twenty years, and I guess by that time the boys can make a living for you. Here's your policy."

He gave her the folded parchment, and she read it with tears in her eyes. It was a thing that served to brighten Dan's memory, and she understood now why he had so often been short of money. It must have cost quite a bit to keep up this big policy.

Michael realized with a sinking heart that this put still another barrier between them, but none of the thought showed in his face.

"I told the fellow I'd attend to the business end of this for you," he informed her. "There's got to be papers signed, and they might cheat a woman. I'll draw your money for you," and thereafter he did.

He brought it to her in an envelope, four ten-dollar bills on the fifteenth of every month. The Lennon children were fed and clothed, and she even, by littles, paid back to Michael the debt she had incurred during her husband's illness. With what grim selfeffacement Michael accepted this money and withstood the trace of independence that she wore, only he himself could know.

The color came back to Fanny Lennon's cheeks. Her problem of life was solved, and by her side Michael Dyer lived and grew more quiet and more reserved and more gray year by year, sternly repressing and giving up for all time to come the great yearning that had come to fill his heart



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