



TRANGERS would never have taken Cap-tain Richard Askew and his daughter Joan and his daughter Joan for people of kin. Outwardly they had nothing in common, and you might have tramped all the dales of Cumberland and searched all its sea-

searched all its seaward towns without
finding another couple with contrasts so
decided. For Joan was a slender slip of a
girl, sweetly spoken and dainty in all her
ways, while her father was a bluff and
autocratic sea-dog of the old school, a
masterful man indeed, with a touch of
money pride, and yet withal having the
heart of a child.

In one thing Joan and Cap'n Dick were
agreed—we always spoke of him as Cap'n
Dick—in their love for each other all their
differences were reconciled, and when the
captain gave up the sea and settled down
in the big house on the Allerdale uplands,
a house stocked with treasures gathered in
the lands of all the Seven Seas, it seemed
as though they were entering upon an
idyllic life. As the skipper explained to
his chum, Cap'n Peter—Captain Peter
Stewart to those who did not know him
—"I've got Joan and Joan's got me, and
I've made money and the girl can have
whatever she sets her heart on, so what's
t' prevent us hitting it off together.
Course I know that a lot of old women
are shaking their heads, and there's a fine
flurry of talk at their five o'clock teas,
but then if they weren't making a target
of me they'd be shooting at somebody
else. And anyway, Joan and me's going
t' show them a thing or two."

As it happened, however, the skippers
had little knowledge of the strange ways
of a maid, and when a third son of the
sea, this one a captain of the new school,
a school which is not lenient and also
pays its men badly, appeared in the
person of young Tom Fisher, they discovered that love may cast a deep cloud
as well as flood the world with sunshine.

"I gave him his sailing orders pretty
quick," Cap'n Dick explained to Cap'n
Peter, with whom he had few secrets,
"and he'll bear them in mind without
reading them over. Joan's not his sort.
I've got a snug pile—shipping shares and
railway stock, not t' mention a bit of
property, and Joan will get the lot, and
as for him, he's the skipper of a cheap
trang steamer with nothing but his
salary. I don't like men who run after
girls

not come here again. And there's an end of it."

Here, however, Captain Askew fell into a very common error, for the circumstance to which he gave the name of the end, was, in reality, only the beginning. One night in the late autumn he confided to Cap'n Peter that he was "worried to death."

"It's about Joan," he went on. "Seems to me that money isn't everything after all, and—and I'm all at sea and the weather thick. Joan minds me of her mother. She's full of grit, going about with a smiling face and a heart as heavy as lead. I'd like to know for sure about Fisher, whether is was Joan or her money he was after. You see, I'm dead certain about the girl—she's fond of him, and her love's a thing worth having, just as her mother's was. I wish I knew—I wish I knew. But"—here the old autocratic spirit gripped him and he smote the table with his fist—"but even if I knew. I'd not give way. I've got my flag up and I'll keep it flying."

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flying."

After this he made mysterious reference to an intended visit to Liverpool, "just a little bit of business," and a week later he was back again with a call on Cap'n Peter for service. "Tve got a bit o' news I want you t' pass along t' Joan," he said. "As you know, we never talk about Tom

Fisher, and, of course, I'm not going t'surrender, but all the same, I'll be glad for her to know about his stroke of luck. I'd a talk with James Russell when I was in Liverpool, and I got him—I mean I found that Tom had t' have the command of Sanderson's new boat."

Cap'n Peter looked puzzled. "James Russell," he murmured. "Isn't he manager for the Sanderson Company?"

"That's the man."

"And haven't you got a pretty strong holding in the concern yourself?"

"Ay. At any rate, I've got a few shares—but they've nothing t' do with it. And I want you t' tell Joan, in a casual sort of way, you know, about Tom Fisher, and—and I daresay she'll be glad. Now I must be going. Good-night, Peter, goodnight."

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As Captain Dick lumbered down the garden path, the other man remained on duty at the door, and then as he heard the rasp of the garden gate he drove a solid fist into an equally solid palm.

"So, he's had a talk with James Russell," he muttered. "It strikes me, Cap'n Dick Askew, that you've begun t' cast dose the halyards, and that one o' these days your flag 'll come down with a run."

It was a couple of months after this that Captain Dick began to be talked of as a changed man, and it was patent that he had something on his mind. He confessed to Joan that he "was feeling a bit worried," but it was "nothing at all, my dearie, nothing at all," but he gave a heavy shock to Peter Stewart when he admitted that "things were going very badly indeed," though he refused to indicate the direction of the disaster. Nothing more was said until a fortnight before Christmas, when he paid another of his visits to Liverpool, and on his return made an early call on Cap'n Peter with the news. But he was still in despondent mood, and instead of passing on the gossip he had picked up at Johnson's chandlery by the Mersey he insisted on yarning about the worries of life and the melancholy side of Christmas.

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"Terribly upsetting time is Christmas," he growled. "Only on Tuesday, when we were having a sort of dog-watch talk at Johnson's, I told them what I thought about it. "I don't like Christmas," I said, 'it's wasteful and it's upsetting." But in a-bit I remembered the way Joan's mother used 't' plan, and the bonny secrets she had, and the way she seemed to hit off just what everybody wanted. Next thing I remembered that I hadn't made up my mind whether to buy Joan a diamond brooch or a set of furs, so I cleared out. But I soon found myself in distress—couldn't make headway at all. No sooner was I sure the brooch 'd suit her best than it struck me how well she'd look in furs, and I ended up by buying the furs and the brooch as well."

"Not the first time you've played that trick," Cap'n Peter dryly suggested, and Cap'n Dick pleaded guilty to the charge.

"It isn't, my son. I mind once when I did it for Joan's mother, and I had t'halve my allowance of 'bacca t' make up for it. And it was worth it."

Here he halted for a brief spell, but by and by began again on the same note. "Queer how Christmas freshens up your memories, Peter. I couldn't get Joan's mother out of my head, and last night when I got home I turned up some old letters. There was a mighty big bundle—all the letters she sent round the world after me before we were married and afterwards, when Joan was a wee mite and the mother had got t' stay at home with her. They were the bravest letters that were ever put on paper. I mind coming home from one voyage to Rangoon, and I found that she'd been ill all the time I'd been away, and yet her letters were brimful of sunshine, with never a whimper about her own troubles. And I wouldn't have found it out even when I got back if some outsiders hadn't let its slip. I fancy Joan is going t' be just such another. Rummy what a heap of pluck these little pink and white women can show. I

adrift, and those letters telling me of what Joan's mother would most likely have done, and in the end I got mixed up in a pile o' mush and lost my bearings altogether."

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Peter nodded his head sympathetically. "If I was you I'd heave-to'" he advised. "Just you heave-to until the sun comes out and you can get your bearings, and I'll stand by handy for a call."

"It's too late for that," Cap'n Dick replies. "I've carried on too long. We'd never wear the ship round. You see—I haven't told you all my—my trouble. Mebbe you've noticed that I've not been over comfortable lately."

"I could see with one eye shut that something was wrong.

"Course you could. Well—I don't like telling you—because I know what a blow it'll be t' you—but it'll have t' come out soon. Fact is, Peter, I've lost my money."

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"Lost — your — money." Cap'n Peter gasped. "Someone picked your pocket in Liverpool?"

"Pickpockets be blistered," Cap'n Dick snapped. "D'ye think there's a thief born who could get his hand into my pocket? I tell you I've lost it. Stocks — shares — investments — speculation — buying for a rise and getting a mighty drop. All that sort o' thing. And it's all gone. I'm a poor man."

Cap'n Peter gripped the arms of his chair, and his big blue eyes bulged until they looked as though they would drop from their sockets. "Well, I never heard the like of it. To think that you should be hooked in that fashion. And d'ye mean t' tell me that you're a pauper?"

"Not quite that, Peter. I reckon that I'll save enough from the wreck t' keep Joan and me out of the workhouse. I don't exactly know where I stand just yet. . . S'pose I'll have t' go in for a sale—heave the big house overboard and book a passage on a little one—cottage in the country sort of business."

"Does Joan know?"

"Told her when I came home—not everything, but quite enough. And she's a regular brick. Says she doesn't mind a bit—s'long as she's got her father left. Says she's always rather cottoned to the cottage idea and she's going to begin looking for one as soon as Christmas gets over. She thinks we'd better leave Allerdale, and her own notion is that Branth-waite'd suit us."

"But what about that diamond brooch and fur set?" Peter inquired.

"Oh, well—I—I didn't know the worst then."

"It see. It happened rather sudden like. Your fortune must have gone off terrible quick."

"It did, Peter," Cap'n Dick replied eagerly. "It went fearful quick. It's a war, that money has. Here to day and

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"It did, Peter," Cap'n Dick replied eagerly. "It went fearful quick. It's a way that money has. Here to-day and gone to-morrow. You know what the Book says about riches having wings. Money's a fearful thing for flying when once it starts."

II.

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In the dark of a blustry Christmas Eve, with a vicious wind blowing off the land, the tramp steamer Richmond rounded the Rock Light, was taken in hand by a couple of Mersey tugs and, after much canting and dodging, was tucked away in dock. At the cry of "All's fast, sir," Captain Tom Fisher rang off the engine-room and went away aft to his cabin, eager to get to the letters which had been passed on board by one of the tugs as they came up the river. There was a fine bundle of them, bright, newsy, gossipy letters, letters sanctified by their atmosphere of home and love, and among then one in an unknown hand, which proved on the opening to be the most wonderful of the lot. It was signed "Samuel James"—he wondered afterwards who Samuel James might be and why he had written to him—and this was the message it held:

"You'll be surprised to hear that old Captain Askew is a poor man. The silly chap wouldn't let well alone. He'd got enough, but he wanted more, and he wanted it quick, so he must go meddling with some risky investments. Did a bit of plunging and lost the lot. And in a way it serves him right; he was so terrible puffed up about his money."

This was in the dark of the Christmas Eve. When the first hour of the new day was called, Captain Tom Fisher was travelling north as fast as express train could carry him, and when the sun was flooding the snow-covered land with a glory of ivory and of gold, he walked briskly up to the big house on the breast of the Allerdale hills and presently found himself once more in the presence of Cap'n Dick, who at first seemed strongly inclined to stand on his dignity, but suddenly melted and held out his hand.

"I'm glad you've come, Tom," he said, "and I'm gladdest of all that you've come without wasting any time. When did you land. You weren't in yesterday's list."

"We docked last night, sir. I hurried down to my letters as soon as the old hooker gave me the chance, and before midnight I was going full-speed ahead for

"And what is there?"

"I've come to offer Joan a home, sir, and—and you as well."

"In spite of the—the way I packed you off."

"We'll say no more about that—it's

wiped off the log. Besides, we're equals now; you're a poor man, and I'm not rich, and it was love that made you act as you did, love for Joan. And love atones for anything nearly. That's it, captain, it was your love for Joan that sent me away, and it's my love for her that has brought me back again. You'll let me have her, now, won't you?"

By way of answer, Cap'n Dick slipped out into the hall and his trumpet voice rang through the house:
"Joan! Joan, ahoy! Stranger come aboard. Come and report yourself."

Then he hurried away to his own den, but remained at the door listening until he heard his daughter trip lightly down the stairs. After this he quietly left the house for an hour's ramble on the moors, and for a man who had lost all his money he seemed most unreasonably contented.

house for an hour's ramble on the moors, and for a man who had lost all his money he seemed most unreasonably contented.

At the end of the day, when the lamps were lighted and the curtains drawn, Cap'n Peter came stumbling up the hill, just as he had done every Christmas night since the pair of them settled down to a shore life, and was shown into the skipper's den. He drew back a stride when he caught sight of a strange form, but Cap'n Dick was after him in a trice and dragged him into the room.

"Merry Christmas, Peter," he roared, "and a happy New Year to all of all. Come along and report yourself, man. Here's Cap'n Fisher, and—and it's all right. Oh, you don't need t' look so flabbergasted. Bygones are bygones. Tom's torn a page out of mine. I'm a poor man now, so money doesn't count, and Joan'll have a good man t' look after her when I'm gone, and I'm very glad."

"So'm I, so'm I." Cap'n Peter was shaking hands all round. He did it again and yet again, and all the time in his best seafaring voice roared out his greeting. "Merry Christmas to all of us and much happiness." And then they all gathered round the fire, and Cap'n Peter was told of the fine new ship which Sanderson's had so unexpectedly offered to Tom, of the home that Tom had offered to Cap'n Dick, of Cap'n Dick's refusal, his preference being to "ship as skipper of his own barge rather than book as passenger on somebody else's liner," of the cottage at Branthwaite that Joan would choose for him, and of the score of other gilt-edged trifies that gave completeness of form to their lives.

Now and again also hesitating reference was made to the fortune so strangely lost, and after Cap'n Dick and say whether they'd ever seen anybody take such a loss so quietly."

"Gh, I can stand it," Cap'n Dick responded. "Tm an old man now and little satisfies me. . . . Only I would have liked to give Joan a fine wedding—silk dress—orange blossom—cheques—presents and all the rest of it. You know what I mean."

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"Ay, ay. We know what you mean—and a bit more." There seemed to be a most pronounced significance in Cap'n Peter's reply, and he was careful to repeat his statement. "And a bit more." Then, his face lighted by a grin of magnitude, an accusing finger levelled at his old friend, he demanded:—

"And how much longer d'ye propose t' keep it up?" Here his laughter overcame him, and he burst into a joyous shout, "I never saw such a bit o' Father Christmassing in all my cruising. Oh, Joan, my lassie," here he turned to the girl whose big. brown eyes were filled with amazement and a touch of fear, "didn't you know what an artful dodger you'd got for a father! I tell you it's all a plant—for your sake. He hasn't lost any fortune, and when he wants t' write one of them anonymous letters he signs himself 'Samuel James' . . . and when he wants t' James Russell and gets him a noo ship . . . and that's all I've got to say except that Joan 'Il get her wedding present after all—not t' mention her diamond brooch and set o' furs."

For a brief spell Cap'n Dick did his best to bluster it out, but his best made a poor show against the friendly jeers of his old croney, and at last, with the three of them confronting him, he made full confession.

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"It was the only chance I'd got," he explained. "I could see that I'd made a mistake. I'd sent Tom away with words that no decent man should have had t'listen to, and I knew his pride 'd not let him come back, and so I thought I'd do a bit of pretending till Joan was comfortably settled, never thinking that Peter had got such a sharp outlook. Anyway," here he threw up his head defiantly, "I've done it, and I'm jolly glad, and it's got t' be stood by." For the second time that day he held out his hand to Captain Tom Fisher. "There's t' be no drawing back now, Tom. No silly pride or dignity. Money or poverty, I'm not going t' have any shipwreck of my girl's life. We've got t' stand by her, you and me."

For Joan he had another declaration. As the girl crept to his side he drew her close to him and huskily whispered, "It's your mother's love letters that have done it, lassie. I turned to them when I'd lost my bearings, and they were like the coast lights pointing the way in the dark. And her way was always a sure one."