And though there was never much intimacy between the elders of the two families, the children walked together in the parks, played together in their respective nurseries, and grew up close friends. It was a very natural arrangement, since Jack and Guy were almost exactly the same age; and though Mary was five years the senior of either Stella or Wynne, she was adored by both, and altogether included in their vows

of eternal friendship.

It was when the lads were about nineteen and the two younger girls twelve that misfortune overtook both families. Dr. Ryder died but a month before the day when Thomas Brookes was left a widower, with the knowledge -for the moment confined to his own breast—that his once huge fortune, supposed by the outside world to be as substantial as the rocks, had, like those same rocks, little by little all crumbled If, without touching his late wife's money, he would be able to meet his liabilities, it was as much as he could do. Happily, in spite of Mrs. Brookes' fortune having been entirely in his hands, he had safely invested the twenty-four thousand pounds which had formed her dowry outside the soap manufactory. If he could save this sum as a support for himself and his family he determined to retire upon it—a determination which the old man ultimately carried out.

Finding himself in a slightly better position than he had feared, and even able to secure out of the general wreck a few hundreds over and above this invested capital, he bought with the salvage Kingston Villa, which thus became the sole tangible result of almost half a century of toil. Thither he carried off Mary and Stella—Jack was already in the navy—and after taking up his abode in Shingleby speedily chose a second wife. Within a year he died, killed, as maliciously disposed persons were prone to declare, by the exceeding activity of the new Mrs. Brookes' tongue.

At Kingston Villa, however, the girls continued to live, with their step-mother—to whom their father had left his every possession—until Mary, in her turn, married. Then Stella would indeed have experienced solitude had not Guy, shortly afterwards, accepted the curacy of St. Olave's, with the expressed resolve to be near the too frequently absent Jack as often as he was ashore; possibly, too, with the unexpressed resolve of

seeing much more of Stella than had of late been within his power.

To Shingleby also Wynne's ideas turned when the desire for independent work entered her head, although in truth the girlish friendship between herself and Stella had not proved as absorbing as the affection existing between Jack and Guy. But Mrs. Ryder, who had passed all her life in London, and could on no account reconcile herself to living in any other place, stayed on still in the metropolis.

Taking all these circumstances into consideration, the visits of Guy to Kingston Villa were not likely to cease merely because Tack had sailed. Even before enlightening in the came to the sailor concerning his friend's love for Stella, the young clergyman was certainly the person to whom he would naturally have confided his fears concerning Mrs. Brookes' rashness, and to whom he would have entrusted the task of watching over the interests of his sisters and himself.

Hitherto, moreover—in fact, until after the advent of the Clives-Mrs. Brookes had herself encouraged Guy's visits, showing every sign of liking the tall, good-looking curate. Lately, however, Guy had begun to fancy that the new infatuation was giving her a distaste for his society, that Caryl Clive was exerting an unseen though perceptible influence of opposition, and that the welcome which Mrs. Brookes still extended by word of mouth was wanting in heartiness. And within one short week of Jack's farewell suspicion changed into certainty, her civilities almost entirely ceased, and he received more than one broad hint that his calls might, with advantage, be less frequent. This was a state of things by no means encouraging to the man who, besides being conscious of the responsibility of Jack's charge, was perfectly aware that Stella regarded him merely as a brother, and that with himself it rested to win the far different position in her heart which he coveted. Were his opportunities to be curtailed just when he most desired their extension? Small wonder that he became uneasy and restless.

It was at the wedding of Dcia Stanley, one of Stella's many friends, which took place in Shingleby upon the day previous to that on which poor Tom Beresford met with his accident at Thetfield, that Guy first discovered that Stel'a was as fully alive as he was to the treatment which her step-mother was meting out to him.