'Please take a seat, Redgrave,' said Lord Dolmer, the only one of the trio with whom Richard was personally acquainted, and to whom he owed this introduction. 'We shall not keep you waiting more than a minute or two.'

The other directors did not look up. All

three were rapidly signing papers.

Richard occupied a chair upholstered in red leather, next the door, and surveyed the room. It was a large and lofty apartment, simply but massively furnished in mahogany. A table of superb solidity and vast acreage filled the middle space—such a 'able as only a bank director could comfortably sit at. As Richard gazed at that article of furniture and listened to the busy scratching of pens, he saw, with the prophetic vision characteristic of all men who are born to success, that a crisis in his life was at hand. He had steadily risen throughout his brief life, but he had never before risen so high as a bank parlour, and the parlour of such a bank! His history, though a short one, was curious. came to London from Westmoreland at the age of nineteen as a clerk in the Customs. From the first he regarded his clerkship merely as a means to an end; what end he had yet to ascertain. He paid particular attention to his