Meanwhile, Allan Moncrieff of Torresmuir, the tall and stately-looking man of whom Hannington had spoken, went straight to the Captain of the vessel with a question. "Who is that young lady with fair hair who sits next but one to you at table, Captain?" he asked, carelessly.

The Captain was busy, and replied with curtness. "Ohl you mean Miss Raeburn, daughter of Matthew Raeburn, of Dundee : Raeburn and Millar : jute."

"Jute, of course," said Mr. Moncrieff, drily. He recollected the names of Raeburn & Millar. They had one of the largest jute mills in the town, and were reputed to be wealthy men. What a delicate, flower-like face Miss Raeburn had! He had noticed it several times since he came on board, but had not hitherto thought of asking any one its owner's name. A sweet, delicate face ; but strong too, with a kind of squareness about the white chin, and considerable breadth of forehead. The pretty lips, moreover, closed firmly, and the beautiful blue eyes were serious rather than gay. There was character as well as beauty in Stella Raeburn's face.

"I suppose," said Moncrieff to himself, "that she will live and die, be married and buried, in Dundee." He himself had a strong dislike to the great manufacturing town, a dislike extending, possibly, to the manufacturers. "With that sweet face, she deserves a better fate than one of uninterrupted, commonplace, middle-class prosperity. Yet—what safer and happier fate could I wish for her, poor girl 1"

He had no suspicion that he himself was destined to be one of the determining factors in Stella Raeburn's fate. There seemed at present no point at which her life was likely to touch his own. He was to stay a night only in Dundee; he had come thither on business, and it might be months before he came again. He and his family mixed little in society, save of the exclusively aristocratic kind. He was not at all likely to encounter the Raeburns amongst his friends, and his house was nearly two hours' journey from Dundee.

He thought of her as one might think of a lovely picture hanging on the wall of a gallery, or over the altar in a foreign church: with admiration, with delight, but with no wish to possess it, and no especial desire to analyse the charm that it held for all-comers as well as for himself.