

office of the sporting paper made Reggie's heart sink ominously. Could his tipster have played him false? It looked very much like it.

Worse and worse, as he drew nearer he could catch the very words of that jubilation cry: "The Plunger! The Plunger!" A hundred voices echoed it wildly to and fro in their excitement. The whole air was fairly rent with it: "The Plunger! The Plunger!"

Now, the Plunger was the name of that wretched horse, the favorite.

Reggie came up with bated breath. His heart stood still within him.

"What's won?" he asked a costermonger who was shouting with the rest. And the man, giving him a cool stare, made answer at once: "Why, can't you see it up there, you image? The Plunger! The Plunger!"

Reggie raised his eyes at once to the big limelight transparency on the front of the signboard and read there his doom. It was the Plunger!

"And Canterbury Bell?" he gasped out, half clutching the man for support.

"Canterbury Bell?" the costermonger responded, with an instinctive gesture of profound contempt. "You 'aven't gone and risked your money on Canterbury Bell, 'ave yer? Why, Canterbury Bell was never in it at all. I could 'a' told you that much if you'd 'a' axed me aforehand. Canterbury Bell's a bloomin' fraud. She won't be long to stay. She won't be long to stay."

Reggie's brain reeled round. With a sickening sense of disillusion and disappointment he clutched the document in his pocket. Then all was up. He could never marry Florrie. The bubble had burst. He had chuckled away his bottom shilling on a blooming fraud, as the costermonger had called him. His second idea was to fling himself forth with Waterloo bridge, but from that heroic cowardice he was deterred by the consideration that the water was cold and if he did he would probably drown before any one could rescue him, for he was a feeble swimmer. His third, and final idea was to go and tell Florrie every word of what had happened and to throw himself, so to speak, on her generosity and her mercy.

Third idea was best. So he went, after all, to Rutland Gate, much dispirited. A manservant in a mood as dejected as his own opened the front door to him. Was Miss Clarke at home? Yes, she was, he replied, still more dejected than ever. If he liked, he could see her. Reggie stepped in, all wonder. He had rather fancied that manservant, too, must have lost his all through the astounding and incomprehensible victory of the Plunger.

In the drawing room Florrie met him, very red as to the eyes. Her mind was strange. She kissed him with frank tenderness. Reggie stared wider than ever. It began to strike him that all London must have backed Canterbury Bell for a place and gone bankrupt accordingly. Arguments were nothing to him. He had visions of a crash on change tomorrow. But Florrie held his hand in hers with genuine gentleness.

"Well, you've heard what's happened," she said, "you dear, and still you come to see me?"

"What, the Plunger?" Reggie ejaculated, unable to realize any save his own misfortune.

"The Plunger!" Florrie repeated in a vague sort of reverie. "I'm sure I don't know what you mean. It's this about poor papa. Of course you've heard it."

"Not a word," Reggie answered, with a pervading sense that misfortunes, like twins, never come singly. "Has anything dreadful happened?"

"Anything dreadful?" Florrie echoed, bursting at once into tears. "Oh, Reggie, you don't know! Everything dreadful, everything!" And she buried her fluffy head most unaffectedly on his shoulder.

Reggie was really too chivalrous a man at such a moment when beauty was in distress to remember his own troubles. He kissed away Florrie's tears, as a man feels bound to do when beauty flings itself on him weeping, and as soon as she was restored to the articulate condition he asked, somewhat tremulously, for further particulars. For "everything," though extensive enough to cover all the truth, yet seems to fall somewhat on the score of explicitness.

"Look at the paper," Florrie cried, with another burst of sobs. "Oh, Reggie, it's too dreadful! I just couldn't tell you it!"

She handed him an evening journal as she spoke. Reggie glanced at the place to which her plump little forefinger vaguely referred him. The words swam before his eyes. This was truly astonishing: "Arrest of the Well Known Money Lender, Mr. 'Spider' Clarke, for Fraud and Embezzlement. Alleged Gigantic System of Wholesale Forgery. Liabilities, Eighty Thousand. Probable Assets, Nil. The Spider's Web and the Fly in the Spider's Trap."

Reggie read it all through with a cold thrill of horror. To think that Florrie's papa should have turned out a fraud, only second to Canterbury Bell, in whom he trusted! It was terrible, terrible! As soon as he had read it he turned with swimming eyes of affliction to Florrie. It was a misfortune that had put him already into a melting mood. He bent down to her tenderly. He kissed her forehead twice.

"My darling," he said gently, with real sympathy and softness. "I'm so sorry for you, so sorry! But, oh, Florrie, I'm so glad you thought of sending for me!"

Florrie drew out a letter in answer from her pocket.

"And just to think," she cried, with flashing eyes, handing it across to him with indignation, "that dreadful old man—before the thing had happened one single hour—the hateful wretch, he wrote me that letter! Did ever you read anything so mean and cruel? I know what I think of him now, and, thank goodness, I've done with him!"

Reggie read the letter through with virtuous horror. As poor Florrie observed, it was a sufficiently heartless one. It set forth in the stiffest and most conventional style that after the events which had happened today before the eyes of all London Miss Clarke would of course recognize how impossible it was for an officer and a gentleman and a man of honor to maintain his relations any longer with her family, and it therefore begged her to consent to the writer in future as nothing more than hers truly, Ponsoby Streetfield Bourchier.

Reggie handed it back with a thrill of genuine disgust.

"The man's a cad," he said shortly, and, to do him justice, felt it. Meanness or heartlessness of that calculated sort was wholly alien to Reginald Hessegrave's impulsive nature.

"Thank you, Reggie," Florrie said, drawing nearer and nearer to him. "But you know, dear, I don't mind. I never cared one pin for him. After the first few weeks, when I thought of him beside you,

I positively hated him. That's the one good thing that has come out of all this trouble. He won't bother me any more. I've got fairly rid of him."

Reggie pressed her to his side.

"Florrie, dear," he whispered chivalrously, "when you talk like that, do you know, you almost make me feel glad in this trouble has come—if it has had the effect of making us draw closer to one another."

And that it had that effect at that present moment was a fact just then visibly and physically demonstrable.

Florrie laid the frizzy curls for a minute or two on his shoulder. In spite of her misfortunes she was momentarily quite happy.

"I always loved you, Reggie," she cried, "and I can't be sorry for anything that makes you love me." And she nestled to his bosom with the most confiding self-surrender.

This confidence on Florrie's part begot in return equal confidence on Reggie's. Before many minutes he had begun to tell that innocent sound faced girl how narrowly he had just missed a princely fortune and how opulent he would have been if only Canterbury Bell had behaved as might have been expected of so fine a filly.

"And it was all for you, Florrie," he said ruefully, fingering the document all the while in the recesses of his pocket. "It was all for you, dear one! I thought I should be able to come round to you to-night in, oh, such triumph and tell you of my good luck and ask you to throw that vile Bourchier creature overboard for my sake and marry me offhand, because I so loved you. And now it's all gone to smash through that beastly wretch, the Plunger!"

"Did you really think all that?" Florrie cried, looking up at him through her tears and smiling fondly.

"Do you doubt it?" Reggie asked, half drawing the document from the bottom of his pocket.

"N-no, darling, I don't exactly doubt it," Florrie answered, gazing still harder. "But I wonder—if you say it just now so as to please me."

Reggie's time had come. Fortune favors the brave. He held forth the document itself in triumph at the dramatic moment. After all, it had come in useful.

"Read that!" he cried aloud in a victorious voice, like a man who produces irrefutable evidence.

Florrie gazed at the very official looking paper in intense surprise. She hardly knew what to make of it. It was an instrument signed by the right reverend father in God, the archbishop of Canterbury, and it set forth in fitting terms his archiepiscopal blessing upon a proposed union between Reginald Francis Hessegrave, bachelor, of the parish of St. Mary Abbott's, Kensington, and Florence Amelia Barton Clarke, spinster, of the parish of Westminster.

Florrie gazed at it, all puzzled.

"Why, what does this mean, dearest?" she faltered out, with emotion. "I don't at all understand it."

"That was a proud moment for Reggie—about the proudest of his life."

"Well, it's called a special license, dear," he answered, bending over her. "You see, Florrie, I took it for granted Canterbury Bell was safe to win—as safe as houses—so I made up my mind to try a coup beforehand. I went to the surrogate and swore a declaration."

"A what?" Florrie exclaimed, overcome by so much devotion.

"Declaration," said Reggie. "Don't you know, a sort of statement that we both of us wished to get married at once and wanted a license, and here the license is, and I thought when Canterbury Bell had won, and I was as rich as Croesus, if I brought it to you, just so, you'd say like a bird: 'Never mind my people, never mind my papa Bourchier. I've always loved you, Reggie, and now I'm going to marry you. But that beastly fool the Plunger plucked in and spoiled all. If it hadn't been for him, you might perhaps have been Mrs. Reginald Hessegrave tomorrow morning. Mrs. Reginald Hessegrave is a first rate name, darling.'"

Florrie looked up at him confidently.

"And it's no good now," she said plaintively, "since the Plunger put a stop to it!"

A gleam of hope dawned in Reggie's eyes. He was in a lover's mood, all romance and poetry.

"Well, the license is all right," he said, taking Florrie's hand in his and smoothing it tenderly. "The license is all right, if it comes to that. There's no reason, as far as the formalities go, why I shouldn't marry you, if you will, tomorrow morning."

"Then what stands in the way?" Florrie inquired innocently.

"You," Reggie answered at once, with a sudden burst of gallantry. "You yourself entirely. Nothing else prevents it."

Florrie flung herself into his arms.

"Reggie, Reggie," she sobbed out, "I love you with all my heart. I love you! I love you! You're the only man on earth I ever really loved. With you and for your sake I could endure anything, anything."

Reggie gazed at her entranced. She was really very pretty. Such eyes! Such hair! He felt himself at that moment a very noble creature. How splendid of him to come, like a modern Perseus, to the rescue of beauty—of beauty in distress at its hour of trial! How grand of him to act in the exact opposite way from that detestable Bourchier creature, who had failed at a pinch, and to come to the rescue of the very thing when her father had sneered at a serious cloud, and when there was some sort of merit in marrying her at once without a penny of expectations! Conduct like that had a specious magnanimity about it which captivated Reginald Hessegrave's romantic heart. The only point in the case he quite forgot to consider was the probability that Kathleen, unconsulted on the project, might be called upon to support both bride and bridegroom.

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"Florrie, dearest," he murmured, "I have nothing. You have nothing. We have both of us nothing. We know now it's only a dream, a vision, a bubble of one another. I love you. Will you take me? Can you face it all out with me?"

Florrie hid her face yet once more in Reggie's best white waistcoat. He didn't even stop to reflect how she tumbled it.

"Darling, darling," she cried, "how unselfish, how noble! I've acted in difficult circumstances like a perfect gentleman. He was proud of his chivalry."

"Then tomorrow," he said briefly, "we will be married with this license as the archbishop directs at St. Mary Abbott's, Kensington."

Florrie clung to him with all her arms. She seemed to have a dozen of them.

"Oh, you dear!" she cried, overjoyed. "And at such a moment! How grand of you! How sweet! Oh, Reggie, now I know you are indeed a true gentleman!"

RE-ENTER MORTIMER.

It's an easy enough matter getting married in London when you're carrying a special license for the purpose in your pocket. It smooths over the ingenious obstructions placed by English law in the way of matrimony, and Reggie, having once decided to perform as he thought, this magnificent action, now that he was in a position to perform it at once, now the crisis had come, with the utmost expedition. So he dispatched an imaginative telegram to the office in the city next morning announcing (with a lovely disregard of historical truth) that he was prevented by serious indisposition from attending to his duties in court that day, after which little excursion into the realms of fiction he met Florrie by appointment at the church door, where, accompanied only by Charlie Owen, who undertook the arduous duty of giving away the bride, he was duly married at St. Mary Abbott's Kensington to blushing little Florrie in her plain white diadem.

In quite handy, Florrie said, to be married in.)

Reggie was aware that he was performing a noble and generous act, and he looked fully conscious of it. As for Florrie, she thought nobody had ever been so heroic and so chivalrous as Reggie.

He pondered that morning in his simple white frock, with her stockbroker's clerk, than if she had married the commander in chief himself, late a mere captain in a distinguished cavalry regiment.

As soon as the ceremony was over and Charlie Owen had evaporated, Reggie began to reflect, serious as his future life was, the path—the question of ways and means—the difficulties of supporting a wife and family. Stern critics might suggest that it was perhaps a few minutes late for taking that branch of the subject into consideration, but being now a married man Reggie determined to face the duties of the situation as he best might.

He made up his mind at once to look out for some better paid post and do his best to earn an adequate livelihood for Florrie. Meanwhile, however, and just as a temporary expedient, he decided to ask a little passing assistance from his sister Kitty.

It was always so. Mortimer dearest; 'twas poor Kitty's place to pay the piper.

Not that very day, of course. Hang it all, you know, a man may be allowed three days of honeymoon with the wife of his youth before busying himself with the sordid mundane affairs of pounds, shillings and pence, may he not? So Reggie resolutely determined to live in his own money and saving life and endeavor to distract poor Florrie's mind in the interim from this horrid crash in her papa's affairs by spending the few remaining pounds he had still in his pocket from last quarter's salary in taking her round to all the best theatres and going to the opera.

It didn't so much matter spending these few stray sovereigns like that, don't you see, because he meant to put his case plainly before Kitty next week and get her to make him a last final loan on the strength of his new good resolutions as security, which, he said to himself, with the utmost confidence, he would perform altogether and strike out a new line of economic action.

Reggie was magnificent at good resolutions. The bother of it was they all went to swell that neither pavement.

Now it happened that during those days Rufus Mortimer, too, who had been in America for a year or a day, in part to distract himself from the effects of his disappointment, and in part to look after the ancestral engineering works, had returned to London and had written to ask Kathleen's leave to visit her once more at her lodgings in Kensington—a smaller set which she had occupied since her mother's death and her consequent reduction of available income. Kathleen always liked Rufus Mortimer. She knew he was genuine. She recognized his goodness of heart and his true American chivalry—for where women are concerned there is no person on earth more delicately chivalrous than a young gentleman.

So, with sundry misgivings, she allowed Rufus Mortimer to call on her again, though she hoped he would not reopen the foregone conclusion she had settled that day on the Lido at Venice. And Rufus Mortimer for his part arrived at her rooms with a firm determination in his mind not to ask Kathleen anything that she would possibly be embarrassed by her feelings or sentiments. This first visit, at least, should be a purely friendly one. It should be taken up in discovering by the most casual indications of straws on the wind how Kathleen felt toward her rejected lover.

But have you ever noticed that if you set out anywhere fully determined in your own mind to conduct a conversation upon certain prearranged lines you invariably find yourself at the end of 10 minutes diverging entirely from the route you planned out for yourself and saying the very things you had most earnestly decided to leave unsaid? It was so with Rufus Mortimer. Before he had been 10 minutes engaged in talk with Kathleen he found conversation had worked round by slow degrees to itself to Venice, and when once it got to Venice what more natural on earth than that he should bring up old Venetian acquaintances? While among old Venetian acquaintances how possibly omit, without looking quite pointed, the name of the one who had been most in both their minds during that whole last winter on the Fondamenta delle Zattere? Rufus Mortimer felt there was an avowed subject. Like the moth with the candle, he was drawn round and round and at last dashed right into it.

"And Willoughby?" he asked after a pause, with a furtive side look. "Have you never heard anything more, Miss Hessegrave, about Willoughby?"

"Kathleen's face flushed a deep red, but she gave no other sign of her suppressed emotion as she answered, with a quiet resignation of her manner:

"No, I've heard nothing more of him since he left Venice that April."

Mortimer leaned forward eagerly. A

bright light gleamed in his eye.

"What! He hasn't ever written to you?" he cried. "Do you mean to say he hasn't written?"

Kathleen gazed at him pleadingly.

"No, Mr. Mortimer," she answered in a very sad voice. "He—he went away from Venice under circumstances which I can't quite explain in full to you, and from that day to this, his lips quivering visibly, 'I've never heard anything more of him.'"

Reggie drew a long breath. Could anything have been more opportune? How pat comes fate! The moment had just arrived when he stood in sorest need of a wealthy brother-in-law, and now, in the nick of time, on the very crest of opportunity, here was chance itself throwing the pick of wealthy brothers-in-law right in his path, as it were, like a crooked sixpence, for though Rufus Mortimer tried to look and speak as unconcernedly as could about his visit to Kitty there was something in his voice and manner which showed Reggie quite clearly the nature of his errand at Kensington that morning.

Reggie had suspected as much, indeed, since the first summer Mortimer spent in his own hired house in London, but it was plain as the sun in the sky to him that moment what he meant—if Kathleen chose, she could marry the millionaire and thereby confer on her loving brother the inestimable boon of a moneyed relation.

"I'm proud to hear it," Reggie responded, with warmth. "She's a good girl, Kitty, and she's worth a fellow's calling upon. I like her myself. She's the very best sister any fellow ever hit upon," which was perfectly true—much more so, indeed, than Mr. Reggie himself ever fully realized.

So he mounted the stairs in a bland good humor, the unpleasantness of having to confess his marriage to Kathleen being now much mitigated by the consoling consciousness that if Kathleen chose she could probably annex the richest American that moment in London. Most characteristically, too, Reggie thought of it all entirely from that one point of view. It wasn't really a question of a husband for Kitty, but of an eligible brother-in-law for Reginald Hessegrave.

"You've been pressing this trouble down unconfessed in your own heart, Miss Hessegrave," he said, with strange candor, yet strange gentleness of manner, for he came from one of those old Pennsylvania Quaker families in which a certain feminine tenderness of nature may almost be reckoned as a hereditary possession. "You've been pressing it down too long—till the repression has done you harm. It has told on your health. Why not confide in me frankly? You know me well enough to know that if there is any way in which it's possible for me to help you I shall be more than ready by the consciousness of having served you."

"You're too good, Mr. Mortimer," Kathleen answered, the tears rising fast to her blinded eyes. "I haven't deserved this from you. But you don't understand. You never can understand. For—well, for his sake, I could never explain this matter to any body. You would be a real breach of confidence. There are points I can't explain, because—they're his secret."

"And yet he has left you," Rufus Mortimer exclaimed, "while I—oh, Miss Hessegrave!" He looked at her and held his peace. He was more in love with her than ever.

Kathleen rose and faced him.

"Dear Mr. Mortimer," she said, with a faint tremor in her voice, "we are no longer boy and girl. Why shouldn't I speak freely to you? You are very, very kind—more kind than I deserve—but you mustn't talk like that. I love him still. I mustn't allow any other man to say such things to me about him. I like you, oh, ever so much for all your kindness and sympathy, but I can't listen to you when you talk like that of his conduct. Please, please don't do it!"

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"If you wish it," he answered, "I'll speak, or I'll be silent. Your will is law to me. I will do as you wish me. But I didn't come here to plead for myself today. All that shall be buried. Only let me know whether it would help you to see him again. If it would, I'll hunt him out, though I have to tramp on foot over Europe to do it."

"Yes, I want to see him again," Kathleen answered, "just once, if no more, to explain to him. He went away under a misapprehension—a terrible misapprehension—that she had impressed upon him. So unjust! So untrue! I'm talking my heart. I can't stand it, Mr. Mortimer."

"I shall find him out," Mortimer cried, rising. "If he's to be found, I shall find him. In Europe, Asia, Africa or America I shall find him. Wherever he is, I'll track him, Miss Hessegrave. I'll catch him by the back of his neck and bring him to you."

"You can't," Kathleen answered. "He has gone, like a shooting star. He has left no trace behind. But I'm none the less grateful to you. You have always behaved to me as nobody else could have done." She paused again for a second. "If it were not for him," she began. Then she broke off, faltering.

"Thank you," the American replied in a very low voice, supplying the missing words for himself without difficulty. "I appreciate your kindness. I will do my best to find him. But if he never turns up again—if he has disappeared forever—oh, Miss Hessegrave, is there no chance, no hope, for any other man?"

Kathleen gazed at him fixedly.

"No, no hope," she answered, with a visible effort. "Mr. Mortimer, I like you; I respect you ever so much. But I love Arnold Willoughby. I could never give my heart to any other man. And unless I gave my heart—"

"You are right," Mortimer broke in. "There we two are at one. I care for nothing else. It is your heart I would ask for."

Trembling, he rose to go, but he held her hand long.

"And remember," he said, with a lump in his throat, "if at any time you see reason to change your mind, I, too, have loved one woman too well in my time ever to love any other. I am yours, and yours only. One motion of your hand and be sure I shall understand it. He may die out of your life. You can't die out of mine. I shall always hope on, though no good come of hoping."

He grasped her hand hard. Kathleen allowed him to grasp it. He stooped down and imprinted one kiss on the soft palm. She did not resent the action. She felt too

well in what spirit he did it to feel called upon to prevent him. She had pity for his despair. Then he hurried down the stairs. His heart was too full for him to remain any longer. He could hardly hold back his tears, so deeply was he agitated.

On the doorstep he knocked up by accident against Reggie. The head of the house stopped the stranger quite eagerly.

"Hullo!" he exclaimed in some surprise, "are you back again in England?"

"Yes, so it seems," the American replied, trying to calm himself outwardly. "I got back on Tuesday."

"Last Tuesday as ever was?" Reggie cried. "Yes, just so. Last Tuesday."

"And lost no time in hunting Kitty up?" Reggie went on, with a broad smile. This was really most promising. He knew the American, though an artist by choice, was reputed one of the richest business men in Philadelphia. It looked extremely healthy that he should have been in such a hurry to hunt up Kathleen.

"My first visit was to Miss Hessegrave," Mortimer answered, with truth, feeling on his side the immense importance of conciliating Kathleen's only brother and sole surviving relation.

Reggie drew a long breath. Could anything have been more opportune? How pat comes fate! The moment had just arrived when he stood in sorest need of a wealthy brother-in-law, and now, in the nick of time, on the very crest of opportunity, here was chance itself throwing the pick of wealthy brothers-in-law right in his path, as it were, like a crooked sixpence, for though Rufus Mortimer tried to look and speak as unconcernedly as could about his visit to Kitty there was something in his voice and manner which showed Reggie quite clearly the nature of his errand at Kensington that morning.

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