



RESUME.

Peter Rutherford, a wealthy young Montrealer, visits an aunt in a small Ontario town. A business communication takes him to the post office on a night when a blizzard sweeps the town and, confused by the violence of the storm, he turns by mistake into the home of Margaret Manners, whose acquaintance he has an opportunity of improving before her brother arrives to show him his way. By a chance circumstance, Peter neglects to mail a letter of proposal written to a girl in Montreal, and later drops it in the Manners home, where it comes into Margaret's hands.

CHAPTER III.

A COUNTER-IRRITANT.

PETER ANTHONY RUTHERFORD was the oldest and only surviving son of Hannibal Rutherford, the millionaire jeweller, of Montreal. His father had been one of the best type of self-made men, rising by dint of a business faculty, little short of genius, from the position of a subordinate clerk in the employ of Graham & Wills to be partner and finally sole owner of the largest jewellery concern in the British Colonies.

Until well on in middle life his business career had absorbed all his energies, he had no desire and no interest apart from it and it is likely that this would have continued to be the case had he not, at a psychological moment met Miss Julie Lacelles, the daughter of an impoverished French family. Julie Lacelles had known better things and found the dead level of their poverty hard to bear, so that when the rich Mr. Rutherford came a-wooing Julie saw in him the way of escape from the daily drudgery of the life she hated. They were married, and contrary to many prognostications, the marriage turned out well, for Hannibal Rutherford's love was deep and Julie was happy and content. Of this prosaic but satisfactory union two sons and one daughter were born, the younger boy dying in infancy, the older living to become his father's idol, and, in the course of time, his heir.

So it was that at the age of five-and-twenty Peter Anthony Rutherford held no unenviable position. The responsibility of wealth lay but lightly upon his shoulders, for, though he had inherited a fairly large portion of his father's business ability, he was far from suspecting the fact, his ambition being to win fame as a writer of books. While still attending his classes at McGill University the inevitable happened and the pursuit of literature gave way for a time to the pursuit of love—Peter becoming madly enamoured of Miss Edythe Blythe, a young person of considerable attractions. Had Miss Blythe been conscious of Peter's state of heart these things would never have happened, for the lady had common sense and would certainly not have married a struggling lawyer had her horizon included anything better. But Peter, in those days, was shy and deferred the telling of his tale until too late; his rose was plucked by hands less fearful.

This disappointment had a more lasting effect than anyone, knowing Miss Blythe, would naturally have supposed. Peter became a cynic and refused to believe in love, his pursuit of the goddess ceased abruptly, and from a boy he became a man.

Friendship, he felt, was the only thing worthy of a man's serious attention and given youth, wealth and position, friends are not hard to find. Peter found plenty, both men and women, and considerably surprised the latter by sticking strictly to the letter of the bond. In this love-proof condition it was his fortune to meet Miss Mabel Sayles, a lady of undeniable charm and no silly sentimentalities. Miss Sayles was what is known as a fine girl. She was tall and dark, her features aquiline, her colour high, her manner graceful and assured. A better contrast to the lamented Edythe could scarcely be, and Peter knew he would be expected to marry someone. Mabel understood the situation perfectly and was content to wait—for a reasonable period. She was pre-eminently the type of femininity that knows what it wants and is quite clever enough to get it. In fact, the whole situation resolves itself into this—that Miss Sayles wanted Peter, Peter's mother wanted Miss Sayles and Peter was generally willing to oblige his mother. The only one who disapproved of this delightful matrimonial scheme was Horace Graham, Peter's chum. Graham did

not like Miss Sayles and did not want anyone else to like her, least of all his running-mate, and, as he explained afterward, it was partly in order to divert Peter's mind that he had induced him to try a little stimulating speculation. Speculation, provided the stake were large enough, was certain in Graham's mind to provide a powerful counter-irritant. Graham (the son of Hannibal Rutherford's old partner) was a born speculator as his father had been before him and was never quite happy unless he was promoting "a good thing." Let it be said that, unlike many promoters, he always believed in his good thing and if the thing belied its epithet Graham's name was always to be found in the list of the seriously injured.

A few weeks before Rutherford had journeyed to Banbridge to arrange his sister's marriage settlement Graham and he had embarked in an enterprise which promised well both as an investment and as a mind-distractor. So rosy had been the promise that Rutherford had plunged somewhat heavily and had been so busily engaged in trying to recover himself that he had left Montreal without having definitely proposed to Miss Sayles. It had required the two days of comparative leisure and the constant companionship of Mr. Leversege to bring him to the state of mind necessary to the composing of the letter which, owing to the unreasonable interference of fate, had never been sent.

When the banging of the door had shut out Margaret's face, and Peter, conducted safely by Tom Manners, tacked and scudded and forged heavily forward through the snow, he asked himself fruitlessly why he had not posted that letter. His aims and ambitions could surely not have changed in the few hours which had elapsed since he set out for the post office. The letter from Graham, foreshadowing probable large financial loss, could hardly have been a determining factor, for even granting the very worst, he was still the proprietor of a large and prosperous business whose profits would provide his wife with everything the soul of woman might want. Besides, he thought too highly of Miss Sayles to believe that she would ever have considered marrying him for his money alone. Why, then, had he dropped the letter back again into his overcoat pocket?

The problem was still unsolved when, alone in his room that night, he turned the pockets of his overcoat inside out and felt fruitlessly around the lining. The letter was not there! Perhaps it was the cold thrill of dismay caused by this discovery, and the natural inference that after all he must have slipped it in the post-box with the rest of his mail, which gave the clue to the solution he was seeking. When he believed that the letter of proposal was actually on its way to Montreal he knew, without any possibility of doubt, that he would give the remainder of his fortune to have it safely back. And why? The face of a girl, golden-haired, grey-eyed, girlish and sweet, rose up before him and solved that problem too!

CHAPTER IV.

MRS. LEVERSEGE IS PREJUDICED.

WHEN Peter awoke next morning it was with a haunting sense of something gone wrong somewhere. The blizzard had done its worst and departed leaving behind a world of dazzling, tumbled white and an air so clear and keen, so filled with cold, bright sunshine, that the man who could not feel the joy of living must be miserable indeed. In spite of himself Peter felt his spirits rise. Surely nothing could be wrong anywhere on a day like this. And there, on the dressing table, lay the cap. He would have to return the cap—and it was not really necessary to think farther ahead. He came down to breakfast whistling.

"Peter," said Leversege, "the remainder of those papers will be ready for you to sign this afternoon. I know you are crazy to get back to civilisation."

"One might almost think you were glad to have him go," said Mrs. Leversege, reproachfully. "I'm sure there is no necessity for Peter to hurry away just because you've finished your old business. I have not talked to him five consecutive minutes since he arrived."

Peter supped his coffee and remembered the wisdom which he had thought out in the night hours. "You're awfully kind, Aunt Jane," he said, "but I think—I'm almost sure I'll have to go to-morrow." His tone, full of genuine regret, pleased Mrs. Leversege but caused her shrewd husband to look up quickly. He was quite well aware that the regret was not caused by the pain of parting from them.

"Get the letter you were expecting, last night?" he asked, casually.

"Yes." Peter's tone was uninterested.

"Bad news?"

"Oh, so-so."

"Peter," Mr. Leversege became suddenly ponderous with the wisdom of the years, "I hope you do not allow that chap Graham to draw you into any of his wild speculations?"

Peter raised a mild and innocent face.

"I have no taste for speculation," he said, adding questioningly, "why should I speculate?"

"You shouldn't," said Leversege coolly. "That's why I was afraid you might have been doing it."

Peter laughed. "By the way," he asked, "that chap who brought me home last night seemed a good fellow. You know him, don't you?"

"Oh yes, we know him." Mrs. Leversege managed to impart a certain curious emphasis to the verb which gave the hearer quite clearly to understand that she did not boast of the knowledge.

"He is a case in point," said her husband in explanation.

"What point?" asked Peter vaguely.

"He is a speculator. I don't know, but I imagine that he has come somewhat to grief of late."

"I really don't see, Peter," said Mrs. Leversege plaintively, "how you could possibly mistake their house for ours. The verandah has not been painted for years; they have no hardwood floors and their woodwork is not oiled. They haven't a fireplace in the house and their furniture is poor. The rooms are the same size as ours but I think the appearance of a room depends so much upon what is in it, don't you?"

Before the eye of Peter's mind the picture rose of a softly-lighted room, a tea-table and a graceful figure pouring tea.

"I think," he said gravely, "that the appearance of a room depends entirely upon what it contains."

"Now some people like an almost empty room," said Mrs. Leversege. "But I don't agree with them. Empty rooms are lonely, in my opinion."

"They are," agreed Peter fervently.

"I suppose" (Mrs. Leversege had no idea that she was being apropos) "I suppose you saw Margaret?"

How maddening it is to have a trick of blushing! Peter glanced guiltily at Leversege, who was not looking.

"I met a Miss Manners," he admitted carelessly.

"Margaret is a nice girl. I like her and I'm sorry for her. I don't think her brother is much of a comfort."

"A brother," said Peter, "ought to be a comfort."

"And if she marries that Mr. Klein it's my opinion she won't be much better off."

Rutherford applied himself to his egg and there was a short silence.

"He is a horrid man," continued Mrs. Leversege, addressing her husband in a combative tone.

"I assure you, my dear, it is your prejudice."

Mr. Leversege's tone was mild but positive.

"I am not a phrenologist, Herbert, but I think I know a head like that when I see it."

"Undoubtedly, Jane. But when a person is prejudiced—"

"I am not prejudiced, Herbert. The man looks like a murderer."

Mr. Leversege opened his mouth to reply, but utilised it more sensibly in taking a spoonful of egg.

When he did speak he addressed himself to Peter. "Your aunt," he said, "does not like Mr. Klein. Nevertheless he is one of our wealthiest citizens."

"Not a citizen at all," interrupted Mrs. Leversege.

"Not a citizen exactly, perhaps, but he spends much of his time here. I will admit that he is somewhat peculiar in looks but many consider him quite handsome."