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**THE
Phantom Lover.**

(By the Author of "A Bachelor Husband")

CHAPTER IV.
Miss Mason was helping herself to a pat of butter. She held it poised for a moment on the end of her knife while she answered—

"Rich? I should think he is! He's one of the richest men in London."

"One of the richest men in London! But he—"

"But he—"

"But he—"

"But he—"

"But he—"

"But he—"

"But he—"

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"But he—"

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"But he—"

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"But he—"

"But he—"

would never see him again.

She looked round the little room with angry eyes. It only Fate had set her feet in sunnier paths. She looked at the plain furniture and cheap carpet; the wall-paper was hideous; there was a frightful oleograph of two Early Victorian women with

erhings and ringlet curls hanging over the mantelpiece. They both looked smug and self-satisfied. There was an enlarged photograph of a bald-headed man wearing a Masonic apron on another wall. He was fat and had his right hand plastered carefully along a chair-back to bring into prominence a large signet ring. Esther looked at him and shivered. She felt utterly alone and cut off from the world. She longed for Raymond Ashton with all her soul. She hated Micky Melowes because his kindly condescension had made her feel her position more acutely now she knew him to be what he was.

In spite of the new friend she had made in June Mason she felt lonely and unwanted; she began to cry like a child, as she sat there on the side of the iron bedstead; the tears ran down her cheeks and she made no effort to wipe them away.

She wanted to be happy so badly, and it seemed as if she never was to be happy, the elation that had come to her when she read Micky's letter that morning had faded miserably; after all, what was a letter when it was a real, living personality she wanted, and not mere words?

Downstairs she could hear June Mason moving about and singing; she at least was happy with her little mauve pots and her cheery optimism.

Esther cried all the time she undressed; she crept into bed sobbing miserably, like a child who sleeps at a boarding-school for the first time.

CHAPTER V.
Micky passed three days before he made any attempt to see Esther Shepstone again; days that seemed like a month at least, and during which he lost his appetite and forgot to smoke.

That she did not particularly care if she saw him again or not, he was miserably sure. She had no thoughts for any one but Ashton. He felt at it he could not settle to anything.

On the third morning Mrs. DeLond rang him up. He had told her many times that her voice on the telephone cheered him, but to-day it made him frown.

He tried to answer her "deary" that you, Micky?" as cheerily, but he knew it was a failure.

"What's the matter?" she asked quickly. "Aren't you well? Or are you cross?"

There was a hint of laughter in her voice. She had never known Micky cross; he was always the cheeriest of mortals.

Micky grabbed at the excuse she offered him.

"I've got a brute of a headache," he said.

"Poor old boy!" The pretty, sympathetic voice irritated him. "Come out for a walk; it will do you good."

"Thanks—thanks awfully, but I don't think it would. I'm a perfect bear—you'd hate me. Some other time."

There was a little pause. Micky could have kicked himself as he remembered on what terms they had parted. It was not her fault that a miracle had happened since then to metamorphose the whole world. He supposed uncomfortably that she was just the same as she had been when he last saw her. He knew she must be wondering why he had stayed away so long. He tried to soften his words.

"I'll look in to-night, if I may, sorry to be such a bear."

She answered rather dispiritedly that it was all right, that she was sorry he felt ill. It was a relief when she rang off. He took his hat and went off to call on Esther.

He felt that he could settle to nothing till he had seen her again; there was a curious jealousy in his heart about Ashton; he would have given anything he possessed to be able to distinguish her, but knew it was impossible without hopelessly compromising himself.

It was a bitter disappointment to find that she was out when he reached the boarding-house; his face felt absurdly when he turned and walked away.

He wondered if she really was out, or only to him.

After a moment he laughed at himself. A few days ago he had not known there was such a person as Esther Shepstone in the world, and yet now here he was, consumed with jealousy because she was not in when he called.

He took a taxi cab back to the West End; he walked about for half an hour staring aimlessly into shop windows, then went back to his room. He could not understand his extraordinary restlessness; he had only once before felt anything like it in all his life, and that had been the first time he ever backed a horse, and was waiting a wire from the course to say if the brute had won.

He recalled the fever of impatience that had consumed him, then, and laughed; after all, it had been nothing compared with this.

Driver came into the room.

"If you please, sir, Miss Mason has been on the phone. She said would I ask you to meet her for tea."

Micky did not look enthusiastic; he liked June awfully, but to-day every one and everything seemed a bore.

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To make this splendid cough syrup, pour 2½ ounces of Pinex into a bottle and fill the bottle with plain granulated sugar syrup and shake thoroughly. If you prefer, use clarified molasses, honey, or corn syrup, instead of sugar syrup. If either way, you get 16 ounces—a family supply—of much better cough syrup than you could buy ready-made for less. Keep perfectly and children love its pleasant taste.

Pinex is a special and highly concentrated compound of genuine Norway pine extract, known the world over for its prompt healing effect upon the membranes. To avoid disappointment ask your druggist for "2½ ounces of Pinex" with full directions, and don't accept anything else advertised to give absolute satisfaction or money promptly refunded. The Pinex Co., Toronto, Ont.

"Tea! Where?" he asked vaguely.

"Miss Mason said that you would know, sir; the same place as usual."

"Oh, all right!"

Micky looked at the clock and sighed. After all, June was always amiable; he went off almost cheerfully to the unpretentious club of which she had spoken to Esther. He had to wait in the lobby while a boy in buttons fetched June to him. She came downstairs looking very much at home, and smoking the inevitable cigarette. It was one of June Mason's charms that she always managed to look at home wherever she was.

She had taken off her coat, but she wore a green hat with a gold ornament that suited her to perfection, set on her dark head at a rakish angle.

"I began to think you were not coming," she said.

She gave him her left hand, and Micky squeezed it in friendly fashion. They went upstairs together to a small tea-room, which was just now deserted save for two waitresses who were siggling together over a newspaper.

June walked over to a table in the window, and Micky followed.

He had been here with her scores of times before, and the two waitresses smiled at one another knowingly; they were quite sure that this was romance.

(To be continued.)

Dakota's Experience.

(From the Montreal Gazette.)
The Manitoba Government, it seems, expects to finance the Province by means of savings institutions it has developed. North Dakota, from which Manitoba seems to get some of its financial ideas, had a similar notion. North Dakota state banks are closing. Literally by the dozen, and Chief Justice Robinson is reported as speaking of the institutions as a Jonah, who, "without any means of his own, has posed as a banker and got into his coffers all the public moneys from every county and corner of the State; he has put a large part of the money into long time loans on land and into the coffers of bankers and parties that will never repay, and into buildings, mills and elevators." The depositors now demand their money, and the money is not there for them. The story has been told before in connection with non-state banks. The Manitobans should take notice, and avoid a common and dangerous mistake of forgetting that banks which neglect to provide for paying their debts when due, like men who have like experiences, come to financial grief.

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