advantage; people could entrust their money where they had so successfully entrusted their daughters, and as soon as the delicately tinted, artistically got up prospectuses were scattered abroad, money flowed in, and the shares went off like hot cakes.

Mrs Wyngate thought it a charming idea; exceedingly good of the Doctor to mention the matter to her; for although they had funds sufficient, still a little addition would not be undesirable. Accordingly she at once proposed to invest half her funds in "The Great Eureka Mine" Shares (Limited); but when the genial Doctor, with a happy smile of entire confidence, exclaimed—

"My dear Mrs Wyngate, if it is good for half, how much better for the whole; think of the dividends!" the lady at once assented, with a—"Why, of course, Doctor! certainly!" and ventured her all.

The reverend gentleman's enthusiasm was infectious; there was no resisting it or him, and Mrs Wyngate kept back barely enough for a year's necessities. No need for more, since the dividends would be in so soon.

But the year had slipped by, and a few months besides, and still no dividends. They were living in an expensively furnished house, paid for in advance, and rented for a year to come, but first one and then the other servant had to go.

At last their impecuniosity could no longer be concealed. Mrs Wyngate had sent for Dr Bruno, but he was away at Long Branch, and not at home even when there, so while the dividends lingered the bills steadily grew. Natalie, answering the door now to the grocer, butcher, and baker, was of too transparent a nature not