rooms as an embrye city that would shortly rival, it it did not surpass, Winnipeg. I was there, perched on the corner of a second-hand table, but, though the auctioneer made trequent personal appeals to me, I made no attempt to buy. My new resolution was strong upon me. But I never saw a more eager crowd of purchasers; lots ran up to fancy figures, and some who had purchased early in the evening had their lots put up at the close and sold again at a sharp advance.

I went home that night to my little room in the hotel and, sitting down, wrote a letter to Helen-a plain, blunt, honest kind of letter, telling her of my love for her, asking her to marry me, and incidentally mentioning the good fortune that had come to me during the year I had been in Winnipeg. I was very brave while doing the writing but after I had sealed and addressed the envelope my courage oozed out, and though I twice arose and put on my coat to go out and post it, something made me hesitate; and finally I put it away in my secretary, deciding that to-morrow would do.

That letter was never mailed, for next day the boom burst. The catastrophe came with unexampled suddenness. There had not been a premonition of danger. In a day men fell from the pinnacle of wealth and power to the bitterest depths of despair. No one could tell exactly what caused the collapse, but, as is the case with all frauds, it must have come some time; and it was left for the little Edmonton boom to puncture the bubble. On the day following the first sale Edmunton lots were again put up; they went slowly for awhile and then the sales stopped. The speculators had suddenly become cautious. In place of buying they tried to sell; their actions gave the cue to the whole market; everyone was eager to unload, with not a purchaser in sight. In an hour cautiousness had produced a scare; in another hour there was a panic raging in the streets of Winnipeg, and the whole gigantic fabric of bogus and inflated values, impossible town-sites and worthless titles fell, burying it its ruins the fortunes of thousands. Real estate which had been selling for probably ten times its actual value, suddenly became of no marketable value whatever. The embryo cities throughout the country on which we had been counting so hopefully either disappeared absolutely from the map or became little handfuls of houses, hopelessly sunk in municipal indebtedness.

After the crash came it did not take me half an hour to make up my mind that the game was up. Some could not bring themselves to believe that the reaction was anything but temporary; and there was a slight attempt at a revival in a week or so. Just at this juncture the floods came. The Red River overspread its banks, and we navigated the streets of Winnipeg in punts. We were cut off from the outside world for a fortnight, the railroad track being under water for miles; and that put the final touch on the discouragement of the season. Everyone seemed to lose faith in the country; and when the trains began running again they carried away hundreds of people. A good many had not money enough to get out of town, and they walked the streets with blank despair written on their faces. Had the average age of those who had taken part in the craze been ten years older than it was, the crack of the suicide's pistol would have been frequently heard. But we were mostly young, and youth recovers from disasters that swamp older men.

No one was worse caught than I was. My holdings outside of Winnipeg were worthless; so was much suburban property in the city. In the heart of the city I had a number of lots that I knew were valuable, but with one or two exceptions I had payments due on them, and it was useless asking favours from banks or loan companies. They had already been heavily hit, and were trying to prevent further losses; and foreclosures were the order of the day. I had two or three unencumbered lots some distance from the centre of the city. I tried to sell them and failed; mortgage companies declined to advance a dollar on them, and I was left with only about a hundred pounds, which I had in

After the first paroxysm of rage at myself and bitter disappointment, I sat down and did considerably more thinking than I ever did before in my life. First I burned my letter to Miss Carruthers; I would not ask her to marry a lunatic who had thrown away his fortune in blowing bubbles. And then I made up my mind with a savage determination that, having lost my money in Manitoba, I would not run away like a disgraced soldier, but would stay and regain my lost ground. How to do it was the problem. Only clerical work was open to me if I remained in the city, and I knew the market was overflowing with labour of that

kind. Besides I wanted to get away from the scene of my follies; so long as I stayed in Winnipeg I knew I would be morbid and depressed.

After an hour or so of thinking I reached the conclusion that I would turn farmer. I knew nothing of farm work; but within a week I had engaged myself with an Ontario farmer, Richard Smith by name, who was bound for far Southwestern Manitoba, to work a year with him; and early on the following morning the erstwhile millionaire of Winnipeg could be seen trying to drive an ox-team along the yielding trails running from the city. It took us fifteen days to reach the Pembina Valley, where Mr. Smith had homesteaded, and then we began the arduous task of developing virgin prairie into a cultivated farm. We sowed our grain, oats and wheat on the prairie and ploughed it in. The work of breaking the heavy sward, which had been toughening for centuries, was an arduous one; the toiling oxen seemed to barely move along the long furrows; the sun blazed with tropical brilliancy. We were at work almost with the dawn, which comes early in these high latitudes, and not until the twilight fell did we drag ourselves to our tent. At first I came from the fields so footsore, weary in body and brain, that I could have lain down and cried; but in a week or so I became, in a measure, used to it, and soon I came to rather enjoy the long hours in the brilliant sunlight. Smith and I "bached"; coarse bread baked by ourselves in a bake-all buried in a bed of coals, butter not much better than oleomargarine; strong tea, its murky colour unrelieved by the suspicion of milk and sweetened by muscovado sugar,these were the staples of our commissariat department. Winnipeg, as in my college days, I had been regarded as something of a dandy; now I went from week's end to week's end in the coarsest of clothes. My big trunk, in which reposed the garments of my prosperous days, remained locked in the corner of the tent. We lived, in almost complete isolation, forty-five miles from a post-office and five miles from the nearest neighbour. When the crop was in we went at the breaking for the following year. Then in the midsummer there was hav to cut, with oldfashioned scythes, from about the sloughs; and after that the harvest. We had no improved machinery, and had to utilize the cradle and the sickle. Then we began hauling logs to build a house; and by filling in the interstices with mud and then surrounding the walls outside with a layer of prairie sod, we had a large and warm building, with deep windows, that looked like the embrasures of a fortress, before winter set in with stern intensity. We threshed our grain in a primitive manner, by marching a span of horses, which Smith had purchased, back and forth over it, the frozen earth serving as a floor. Early in December Smith left for Ontario, intending to return with his family in the spring, and I was left to my lonely task of looking after the place during the long winter. Looking up and down the valley not a house could be seen breaking the desolate waste of whiteness; days went by without my seeing a human face. Yet I was not unhappy. I had with me Shakespeare, a set of the Waverley novels, and a volume of Homer, wellthumbed in Eton days, and with these I peopled the wilderness about me with the heroes who move with immortal youth and beauty through these pages of romance. It seemed good to me to have left the madding world, with its lusts for power, position and fortune, to breathe the pure air of the prairie and live the sane life of the husbandman. On Christmas I drove over to the nearest neighbour to give them the greetings of the season, and was heartily welcomed by a party of young Ontario bachelors. In January, when the snow on the prairie made the sleighing good, I began hauling the little crop we had to Brandon, which was distant about 75 miles. It took me four days to go and come, and I got but a pittance for the wheat.

Smith returned with his family in March, and having located an adjoining homestead I set up as a farmer on my own account, my outfit consisting of a pair of oxen, a plough and a harrow. I put up a small shack on the prairie, and the one room served me for all purposes. The summer of 1883 was like to that of 1882, excepting that I was working for myself in place of for others; and by hard work I got some fifty or sixty acres broken for the following year. In the fall of 1883 what little crop I had was almost completely ruined by the frost, which visited the province that year for the first time. Poor Smith, who had been counting on a big crop, was bitterly disappointed when he saw his grain all but destroyed in a night. During the following winter I crossed the line into Dakota, and worked behind a thresher; with the money thus earned I bought a team of horses, and with the opening of spring started in to farm in earnest. I had a fairly good crop that year, but it was almost ruined by

heavy rains falling in the harvest time. $I \ \mathrm{did} \ \mathrm{not} \ attempt$ to sell it, but went into the eastern part of the province and buying up cattle that were running loose, proceded to fatten them on my grain. In this way I saved myself from loss, but I made nothing. Next spring I figured it out that I was not a dollar ahead after my three years work. My farm was worth something, but I had bought a lot of machinery the year before, and it was unpaid. I decided upon looking over the ground that if I was to make money quickly—and nothing else would satisfy me—I must go at it on a large scale and risk much. So I bought a whole section of railway land on credit, and with my little store of ready money, which I had kept from my days of affluence, I got a couple of teams, and as soon as the crop was in I started three teams to work breaking the new land for next season. had about 100 acres in wheat that year; and again it was frosted by an early dip in the temperature in August. Smith, completely discouraged, offered to sell me his farm, and I raised enough on my horses to buy him out. This raised my land holdings to over a thousand acres, of which about seven hundred were ready for the next season. During the winter the railway was extended to within seven miles from me, and I sold my grain for enough to just keel me afloat, and early in the spring started in with four men to put in the biggest crop in the valley, which by this time was dotted with the little houses of settlers. It was a case of make or break with me; if my crop again failed me I was a ruined man.

I watched that wheat as though my life depended upon it. The spring opened favourably, the grain grew apace and my hopes ran high. Then the began to beat down day after day with ever increasing heat. Not a drop of rain fell; morning after morning we looked eagerly out for a cloud only to see the red face of the sun come up out of the eastern prairie and begin once more his scorching passage over the yellowing fields. I saw my beautiful wheat begin to shrivel and droop, and I felt my hopes and ambitions fading with it. One night near the end of June I went to bed weary at heart. I felt like giving up the fight; I had done my best and I had been beaten. The day had been an intensely hot one and the sky at night was cloudlessly blue, giving promise of another scorcher on the morrow. After tossing about on my bed for an hour I fell into a troubled sleep.

Suddenly there seemed to come to me in my dreams a crashing peal of thunder. I awoke to find that I had leaped from my bed, and was standing in the centre of the room. Then through the window I saw a jagged streak of lightning cleave through the sky from horizon to zenith; the hut rocked beneath the reverberations of the thunder peal; and then I heard the deluge breaking on the roof. I opened the door and saw that the rain was falling in torrents, and I fell on my bed and laughed and cried like a little child. I lay there the root of it the rest of the night watching the vivid lightning chase the shadows from every nook in my room, and listening to the thunder which I thought the sweetest music I had ever

The rain saved the crop. The harvest did not come up to what I had, in the spring, hoped it would be, but the qual ty was excellent and commanded high prices. I made enough that year to lift all my indebtedness, and to put up a fine grown as fine grown a fine group of farm buildings, though I still continued to live in the shack I had put up at the outset of my career as a farmer (T) a farmer. Then I bought another section of land: and in 1887 I had over 1,100 acres in wheat. Probably Manitoba will never again see a year so favourable as that one; every thing conspired to give the farmers a magnificent harvest. the spring was early and warm; the rains came in due season; the harvest matured early; frost kept away; there was perfect harvesting weather. That year lifted thousands of farmers from of farmers from penury to comfort or affluence; and I was one of them. one of them. In the middle of September, when I role over my form and over my farm and counted nearly 400 stacks of wheat awaiting the thresher, I knew that I had won my patrimony back and something more. I had conquered stubborn obstacles and adverse fates; I had learned to do one thing well; and looking over the broad acres of stubble Main much more a man than I ever did, swaggering down Main street, in Winning street, in Winnipeg, the spoiled favourite of fortune.

"And now for England," I said to myself.

CHAPTER IV.

During these years I had been so engrossed with my battle with the fates that I had lived almost like a hermit.

I wrote coession. I wrote occasionally to an aunt in London; with this exception I made a ception I made no attempt to keep track of old associates and friends. When and friends. When I made so lamentable a failure of my