

(they were a thrifty, hard-working, self-denying people, the Slowford folk), and they would like to know if Mr. Rutherford could not invest it for them in his own concerns or in something similar, that would bring in heavy interest. And with each Mr. Rutherford talked carefully and in business-like fashion, and he went away feeling assured that he had been conversing with a master mind in finance, and that his money would be safe and he himself a rich man. And he naturally told all his friends what he was going to do, and everybody applauded, because everybody was going to do the something.

There were a good many people of means and resources in and about Slowford, and there was scarcely one who did not entrust almost the whole of his savings and property to James Rutherford during the next few days. The vicar had a small private fortune invested in railway stock, paying 3½ per cent; he realized and re-invested in James Rutherford, with notions of getting at least 30 per cent. The vicar's wife also had a nice little capital invested in gilt-edged securities—that, too, flowed into James' coffers. And at the end of ten days Slowford had entrusted some fifteen thousand pounds in hard cash to the man whom it had once regarded as a hopeless ne'er-do-weel.

On the last day Miss Pamela Spriggs came to see Mr. Rutherford. He remembered her as a middle-aged spinster who had always had a kind word for him in the days when all other Slowford folk had looked at him askance, and who earlier on in life had given him tarts and apples. He caused her to be admitted. Miss Spriggs had grown ancient, but she was still shy and nervous and old young in

manner. Mr. Rutherford made her drink a glass of port before he inquired her business—he guessed what it was before she spoke.

"I—I wished to speak to you, Mr. Rutherford, about a little business matter," said Miss Spriggs. "I—I have some little money since poor Jane died—two thousand pounds it is Mr. Rutherford, and it's lying in the bank just now, and hearing of your good fortune, I thought perhaps—"

Mr. Rutherford rose from his seat and paced the room, apparently deep in thought. He came up to Miss Spriggs' side and spoke rather brusquely.

"I'm sorry I can't do anything for you, just now ma'am," he said; "my hands are full—quite full. But as soon as I hear of a good opening I will write to you about it. Good-day, ma'am."

He bowed her out, and came back to his desk.

"It'll be a long time before she gets that letter," he said, laughing sardonically.

"No, no!—not old Spriggs. The others are fair game, but she isn't"

The next day Mr. James Rutherford left Slowford. He was accompanied to the station by nearly all the population of the place, and was given a hearty send-off. But Slowford has never seen or heard of him again. There have been no dividends; there has been nothing indeed but weeping and wailing and deep curses!—always excepting thankfulness from Miss Spriggs, who frequently remarks that it was very fortunate that Mr. Rutherford was too much engaged to deal with her little affair, and who is firmly convinced that he was a good man who must have been murdered and robbed on his arrival in London.