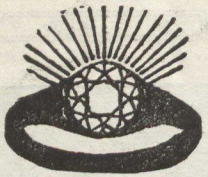


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your co-operation," replied Lance evasively, after a few puffs at his pipe.

"Perhaps not, but at least it was true and it might have helped you," persisted Diaz.

"Well," said Lance, looking supremely uncomfortable, and speaking with unaccustomed shyness, "it would have been giving my owners away, you see. It is an unwritten law with men of my trade not to round on owners, no matter what happens."

They all stared at the late captain of "The Lodestar" in admiring wonder. It was the South American who voiced the general sentiment.

"You English!" he exclaimed. "Of all the mad quixotism! Both your owners were dead, and one of them had plotted your ruin, yet you hold yourself bound by this absurd loyalty at the imminent risk of being hanged for it. I am going to live in this country henceforth, but I do not think I shall be able to live up to it."

"Shut up, Tony," Lance adjured his friend. "You would have done the same yourself if you had been in my place."

There was a short silence, and then the mercurial southerner relieved the modest sailor's embarrassment by a swift change of subject.

"And now, Miss Carlyon," he went on briskly, "Lance is to me as a brother, and you therefore, if you will permit, will soon be to me a sister. You will acquit me of idle curiosity. How stands this dear old home of yours financially? There were whispers when I was here last that rats had eaten into its foundations."

"The rats have been very busy, Senor Diaz, but in these last days I had clean forgotten them in the greater trouble," said Hilda. "Now that you recall it I believe that in ten days from now I shall be a homeless vagabond. The Tower will be no longer mine."

And she told how the mortgage had been assigned to Simon Trehawke, who had given notice of foreclosure.

"I must be satisfied with the consolation that he has thrown good money after bad," she smiled. "He evidently induced that wretched creature to assign the mortgage to him on the strength of an old rumour that there was copper in the cliff."

She went on to describe her meeting with Trehawke on the beach, in the company of a man whom Timothy Pascoe had since discovered to be a drunken mining engineer, discharged by every mining company in the county, but supposed to be an expert, and clever in his rare intervals of sobriety.

DIAZ laughed that melodious laugh of his, full of the joy of life. "Did this bibulous expert show signs of having succeeded in his quest?" he asked.

"No; Mr. Trehawke was in a very bad temper, and I think that they had been disappointed," Hilda replied, wondering what was in store—Antonio was smiling so strangely.

He waited until he had gathered all eyes to him, and then he said: "My dear Miss Carlyon—or let me celebrate this occasion by beginning to call you Hilda—the cliff is full of copper. Reeks of it, if that is the right word. I found the outcrop by chance three months ago, on the morning when I first met Miss Marigold. I kept the knowledge to myself, because my whole soul was wrapped up in the shipment of the guns, and mining experiments under your windows would not have suited me then."

"You are sure of this?" cried Lance. "Absolutely. In my own country I possessed three copper mines. It is not possible that I could be mistaken."

"Then all I can say is that it was jolly thoughtless of you, old man," said Lance in playful reproach. "What use would your discovery have been if you had really got yourself killed?"

"I know, but you see I had no intention of being killed," Diaz rejoined. "It did not so much as cross my mind. But I admit my error, and you dear people can only make me happy by allowing me to atone for it. I pro-

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