

ten pounds in it, and he's to say nothing about it to anybody—to anybody, mind—till I come back. He knows what it's for."

"If it's money, you had better give it to some one else. You don't know anything about me," said Joyce, drawing back a little.

"What for?" was the blunt question. "You've an honest face, and I've no time to go raking round after people. It's not a deadly undertaking for you."

"Very well," said Joyce, half reluctantly, "I'll give it to him first thing in the morning. I'm not used to carrying such a lot of money about with me."

"Good-bye, then," said the other, putting on his cloth cap—it had been tucked under his arm during the colloquy—and vaulting down the staircase three steps at a time.

Joyce thrust the canvas bag—almost as grimy as its owner—into the depths of her dress-pocket, and finished the interrupted letter with a little feeling of annoyance.

The girls had gone away now, and she had wanted to hear the plans, though there was no likelihood of any lace-trimmed frocks for her. Joyce had only her stipend to depend upon, and needed every sixpence of it to make ends meet. There was no "tying them over in a handsome bow"—no margin for "extras," "sundries," or extravagances of any kind.

Still, a very little sunshine in the distance makes all the difference in the grey present. That busy upper room held a charm of its own for Joyce Hunter; the dusty staircase was a veritable Jacob's ladder for the bright visions she carried up and down with her. Long hours and scanty pay were but outside circumstances that did not in any way limit the fair possibilities dawning on the horizon.

He—the foundation of the visions—was in the counting-house department, a pleasant, good-natured young fellow, with a cheery word and smile for anyone with whom he chanced to come in contact. Lately he had taken to lingering by Joyce's table to talk to her. Once or twice he had given her the button-hole out of his coat. The first freshness was off the flowers certainly, but Joyce treasured the limp violets and rosebuds as if they had been the rarest orchids. And one evening—it was nearly a fortnight ago now—he had walked the whole length of Grove Road beside her. The colour came into Joyce's pale face at the remembrance, though, with a curious contrariness, she had gone home by another route since, for the sake of her girlish dignity, or possibly from some lurking fear that the experience might not be repeated.

Joyce buttoned up her brown jacket, and went slowly down the staircase, pausing at the private office to hand in the belated letter. And then, as she turned away, Joyce caught her breath with a sigh of ineffable satisfaction, for someone—the someone—came out of a door close by, and fell into step beside her.

"You are surely later than usual," he remarked. "I saw old Boyd go down half an hour ago. There was some son of Neptune hunting after him."

"Mr. Boyd went away just after five," returned Joyce shyly. "I don't think he was quite well to-day, Mr. Cathcart."

"Oh, nothing ever ails him—he's made of cast iron, I believe. By the way, you weren't at Parker's lecture last night?"

"No." Joyce flushed with pleasure that she had been missed, but she could not very well explain the cause of her absence—admission, one shilling—for the present sordid details were promptly relegated to the background.

They walked on down the dear, dingy Grove Road together. He told her about the lecture, stringing the chief incidents in a light effective style that Joyce privately considered a very masterpiece of eloquence.

"You are not to back out of the twenty-first, remember," he told her when they parted by the station at the end of the road—he was going to catch a train for some football match. "We must all look up our finery that day, and do credit to Grant and Greaves. That's one of the reasons we get the jaunt, you know." And then he lifted his hat and ran up the steps to the station; and Joyce went blithely homewards.

She glanced at Mr. Boyd's corner the moment she entered the top room the next morning. It was empty, and she was a minute or two late herself. The canvas bag was still safe in her pocket. No thief or robber had relieved her of it. Indeed, Joyce had thought wonderfully little of her responsibility—other affairs were more interesting. She sat down before her table and waited for orders.

By the half-hour one of the clerks came up the stairs. Joyce appealed to him in some impatience.

"Do you know what is keeping Mr. Boyd? I can't begin anything."

"Yes, they sent me up to tell you; Mr. Boyd was found dead in his bed this morning. Some kind of a fit, they think."

A buzz of shocked comment rose up from all sides; the cashier had not been a universal favourite, still he had been a long-standing institution in the place. It was difficult to realize that his tall figure and quiet shrewd face were to be seen there no more; a curious shaken feeling of insecurity pervaded the room. If death had taken him, which of them was safe?

"Bailey's coming up to take his work for to-day," went on the messenger. "Old Greaves is quite floored, he didn't seem to know what to say."

After that talk had to cease, and business go on as usual. In the middle of the morning Joyce suddenly remembered her unfulfilled promise. What was she to do with that ten pounds? She could not even mention it—silence had been the one stipulation enjoined. Joyce carried the canvas bag home with her for the second time in much perplexity, and locked it up at the bottom of her private drawer. It might be that Mr. Boyd had left someone to look after his affairs, or she might hear something that would be a guide; but in the meantime there was nothing for it but to go on keeping that unwelcome trust.

But one week, two weeks went by, and brought no light; the cashier—as far as could be discovered—seemed to have lived and died a solitary unit, neither wife nor child, brother nor sister came to claim acquaintance with him. A brief will bequeathed his savings to a neighbouring hospital where he had once taken refuge through an attack of typhoid fever, and the quiet funeral which Mr. Greaves and some of the older clerks attended in an official capacity, completely closed his connection with this world's affairs.

"I can't imagine why you should be so curious about his belongings," said Walter Cathcart one day when Joyce had been diligently inquiring on the subject; "had you any reason to expect a legacy?"

"Oh, no," cried Joyce. "I was only wondering if he had any friends of the name of Blake."

"Blake," echoed the other, "I never heard of any, and one thing is certain, we never shall know now. Old Boyd had a wonderful capacity for keeping things to himself. You will find his successor much easier to deal with. Do you know it's likely to mean changes all round?"

"How?"

He laughed.

"It sets the ball rolling. There will be a general stir in the camp before we are many

weeks older. Get your congratulations ready by the twenty-first, perhaps I'll have something to tell you then."

Joyce went home in a blissful dream. Paradise came very near that night, there was but one thorn with the rose, but one crook in her happy lot, the state of her wardrobe. All the other girls would be gay as butterflies that day. It was hard to be the homely sparrow of the company, especially when she felt so sure that it was to be the red-letter day of her calendar. Joyce spread out her brown frock on the bed and contemplated it with scathing disapproval.

"I can't—I simply can't—go in that. I must have a new one from somewhere. I wonder if Mrs. Driver could lend me a sovereign for once."

It was a forlorn hope indeed, but Joyce marched bravely into the landlady's kitchen and stated the facts of the case as eloquently as she knew how. To no purpose.

"I'd lend it you in a minute, my dear, if I'd got it," said the good woman, resting her wrinkled hands on the edge of her washing-tub, "but you might as well ask me for my head. There's the children wanting shoes all round, and the water rate to call again, and not too well pleased about it either. You don't know what trouble means, till you're a widow woman with a tribe of hungry bairns. What's a shabby gown to that, Miss Joyce?"

Joyce played with the baby for a minute or two, and went back to her own room. It was only one week to the twenty-first, there was no time to be lost; she unlocked a drawer and looked at the little canvas bag. Would it be very wicked if she were to borrow it from that? It was no use lying there, and the owner might not be back for months—years perhaps—it couldn't hurt him in the least, and she could save up and replace it long before there was any chance of his return. Of course if she could have obtained it anywhere else she would; but there was no other way, and the gown was a case of real necessity.

Far into the short summer night Joyce sat there debating the point, and the fate of the debater has passed into a proverb; by morning the matter was settled, and not for a gown only, it was no use spoiling the ship for a pennyworth of tar. There was to be a hat, shoes, gloves and all the little et ceteras that make or mar the whole effect.

After the first step there is a fatal smoothness about the downward track. Joyce put all misgivings out of her mind and threw herself heart and soul into her unaccustomed finery. She hardly recognised herself in the fair vision that flashed back from the very limited square of glass on her dressing-table—indeed, she almost ran the risk of being too fine, it takes a little practice to attain exactly to the fashionable level. Certainly it had mounted up to a good deal more than the sovereign originally intended. Joyce was aghast when she sat down on the Saturday evening and reckoned up the cost. Three pounds were missing from the canvas bag, and three pounds is a sum not easily deducted from a weekly income counted by shillings; it would mean a diet of bread and butter chiefly, and not too much of the butter, an absolute dearth of all but the bare necessities.

No matter, Monday would be worth it all. Joyce had seen nothing of Walter Cathcart through this week; he was in London on business, but he was to be home to-night, and Monday was the twenty-first. That day bounded the horizon. Joyce hardly defined to herself exactly what she expected to happen, but in her heart she felt it would far out-balance the guilty discomfort that might easily become something worse, if she allowed it to get the upper hand.

And so, on the whole, the intervening Sunday passed by not unhappily, and Monday