

least of all could she trust Eliot Gibbs, the sinister-looking man. He was her next-of-kin, although but distantly related. If she died unmarried all her money must go to him; should she marry she could leave it as she liked. Such were the terms of her father's will. Kind as he was to her, Merle always felt a suspicion that Eliot hoped she would die single. After all, it was but reasonable that he should.

She met Lawrence Mott in the whirl of the New York season, and she found herself watching him closely, hoping she might once more see in his eyes the look she had intercepted that winter evening. But Lawrence was careful. Always friendly and genial, his looks were as guarded as his words. Having once tasted the delights of his admiration, Merle felt starved for the lack of it.

And then, in the autumn, Eliot Gibbs asked her to become his wife. She had expected this, and she felt that she divined his motive. She gave her answer and her reasons for it very clearly.

"I do not love you, Eliot," she said. "You must know that, and I do not think it possible I ever shall love you. It isn't likely I shall marry. They call me 'plain Miss O'Neile,' you know, and plain women who are not clever are seldom married except for their money. No man shall ever marry me for that, so you are safe to be rich some day—very soon unless the banshee plays false."

Eliot was indignant. He protested that she accused him of wanting to marry her for her money, or for wishing her death. He loved her well enough to wish her to outlive him and be happy with whom she would. His very vehemence betrayed him, and Merle replied a little bitterly. "Even if you wished me dead," she said, "you would not wish me any great evil. My money is likely to give far more pleasure to you than my life has ever given to me."

They were in a winding garden path, and a sudden turn brought them face to face with Lawrence Mott. Merle did not know he had been invited to join the house party, and she blushed slowly, painfully, but not even the exceeding awkwardness of the situation could keep the

joy from her eyes or the pleasure from her voice as she greeted him.

"You come in the nick of time," she said. "Mr. Gibbs and I were quarrelling. It is the privilege of relations."

The two men looked one another in the face, and they understood. Eliot Gibbs turned on his heel and left the two alone.

Merle had two very narrow escapes from death that season. In October she was staying with friends near the sea. One afternoon a longing for loneliness came over her, and she took a boat and pulled out to sea to get away from everybody for a time, only to find that the boat had sprung a leak and was quickly filling. She faced the situation calmly and without panic. The coast was lonely; there was no help. So long as the boat kept afloat she pulled for the shore, and, being a strong swimmer, she managed to land in safety. The boat had been examined and reported safe in the morning. The occurrence was a mystery.

It was the same with the motor accident, which happened in November. The machine had been thoroughly overhauled before leaving the garage, and the chauffeur had only left it for a moment when he donned his livery; yet, hardly had they started, when the engine exploded, severely injuring the chauffeur, while Merle escaped with a bad cut from a broken window.

"It is fate," she said to herself. "Perhaps the third time—"

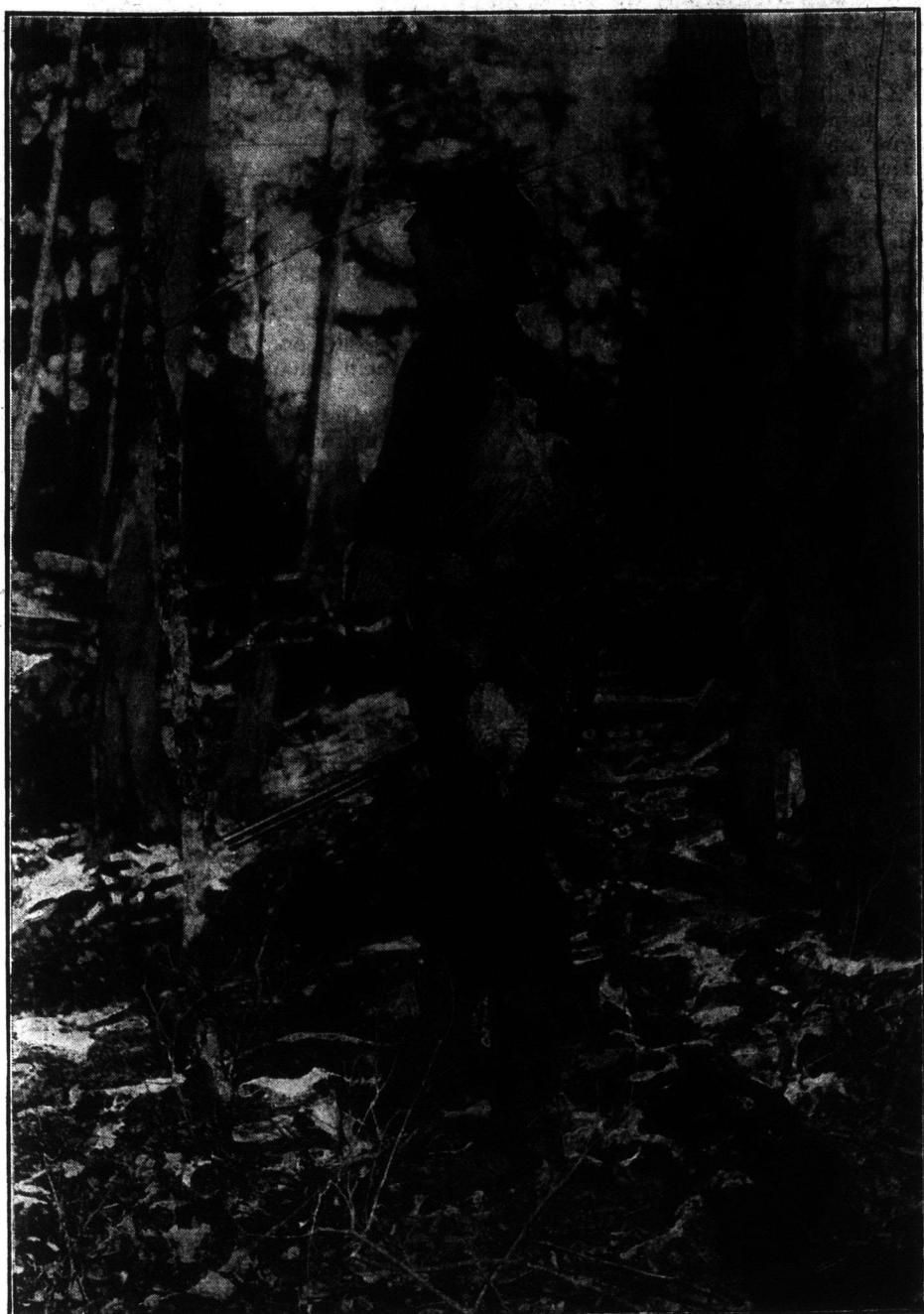
She had no doubt but that the "third time" would come. It came in the Hardy's drawing-room. Almost the same party were present. Merle had been greeted with congratulations, but she only smiled.

"It's not a year yet," she said. "Wait a few days."

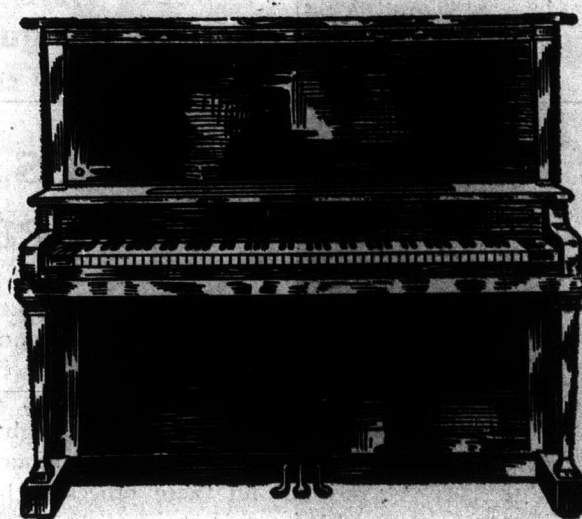
That evening a lighted lamp overturned at her very feet. No one could tell how it happened. It seemed as if the table beside her were suddenly jerked by one of the laughing group beyond it. For a second all was confusion, then Merle's voice rose clear above the hubbub.

"Stand back," she cried. "Someone open the window here close by."

The smoke blew aside as the window opened, and they could see her, the flaming bowl in her brave hands her dress on fire. Another moment and she was



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