"That comes of not looking far enough ahead." said Susan. "If only Mr. Richard had moneytospend building, Swallowdale would soon be a different place. He has a good head and a kind heart, but n empty pocket, more's the pity."

She sighed; for Richard R a v e n's poverty was a trouble to many of the humble folk to whom he had been deservedly dear from his childish days.

"They say that every penny of the rents has to go to pay interest on the

money his father raised on the Swallow-dale property. And that puts me in mind I heard something about him vesterday." replied Anne.

"Did you? I hope it was good news. Poor Mr. Richard! He was born the same day my oldest girl was. He will be twenty-four come Martinmas. Mrs. Raven was a lady, and I was a labourer's wife; but when he was left motherless and I lost my baby; I did wish that I might be his nurse without taking a penny. It would have been a comfort to me and the poor baby, too, and I was fit to think things had been ordered on purpose."

"You didn't nurse him, Susan?"

"No; Mr. Richard was brought up by hand. Whathave you heard about him?"
Thus far Susan had managed to talk and work, but she was so much interested in her young landlord that she dropped the garment she was rubbing, and looked eagerly for Ann's reply. She was not the only one who felt deeply for him



"'NO DUST CAN GET IN."

who had been born heir to so many broad acres, but could not call a foot of land really his own. Through the wicked extravagance of his father young Raven was really less independent than her own husband who toiled for their daily bread.

"I've heard nothing bad," said Ann, "leastways no worse than we've all known since the old Squire died. Things must come to an end some time. The gentleman that lent so much on the property wants his money for something else, and there'll have to be a settling somehow. Mr. Richard can't pay, and unless he can get another gentleman to find what's wanted the estate will have to be sold outright."

Tears fell from Susan's eyes at the

Tears fell from Susan's eyes at the prospect. "I'm sorry for Mr. Richard, He is so fond of Swallowdale, too. He loves the very grass under his feet. What will he do when all is gone?"

"He'll be no worse off than he is now, in a way. He never has a pound he can call his own."