

returned penitently. "Would you like to go for a walk on the shore? It's quite fresh by the sea."

"No," she said, sticking the needle into her work. "I've walked far enough to-day. The fact is, Dick, I'm pretty nearly tired of a life of business. The ladies' whims and fancies are really sickening. I tried on seven tea-gowns this morning for the benefit of one fat woman. At last she chose the cheapest of the lot, and looked perfectly hideous in it."

"Poor thing," said Dick. "Seems to me it's a sad thing for a woman not to know when she's plain. If she only knew, she'd save a lot of money."

"And our firm would lose thousands!" cried Minnie, with a little scornful laugh. "The ugly women are the best customers as a rule. Oh, I'm sick of it all! Why shouldn't I wear gorgeous gowns instead of trying them on for other people to see? Why shouldn't I go pic-nicing and yachting in this lovely weather? It's too bad that I can't enjoy myself."

Dick stroked his chin with a rueful air, and looked at her in silence. She was exquisitely pretty; too pretty to stand in a show-room, and wait upon those who secretly envied her beauty, he thought. He wished with all his might that he could marry her at once, and take her off to a ready-made home, full of all the luxuries that her heart desired. But, even at his best, it was only a humble lot that he could offer her. Just a little house, in a quiet neighbourhood, with a bit of garden full of cheap flowers—just a man's heart, warm with true love—just a man's life, kept clean and bright for her sweet sake. What was it, after all, for a girl who had such wonderful hair and eyes, and looked like a princess from fairyland? Anything that he might have said at that moment would have sounded futile, and so he held his tongue. It was the worst thing that he could have done.

"You don't seem to care," she said in her plaintive voice.

"I care too much," he answered. "It makes me wretched to feel that I haven't got a mansion and a yacht."

"Well, I must do without them, I suppose," she sighed. "I always knew you were not ambitious. There's to be a concert on the pier next Monday night; you are going to take me, of course?"

"Of course," said Dick, heartily. "And I wish you'd give me a tune this evening, Minnie. Have you learnt the new song?"

"Yes; but I don't care much for it. It's a sea song, you know. What makes you so fond of sea songs, Dick?"

"I can't say, I'm sure. Perhaps it is because the gipsy told me that my fortune would come from the sea," laughed Dick.

"It's a long time in coming," Minnie sighed again. "I think we make our fortune for ourselves," she added in a business-like tone. "We ought to go out to search for it."

"And miss it," Dick remarked.

"Nonsense. You are always inventing excuses for your laziness."

"I'm not a lazy man, Minnie; but I don't choose to throw up a decent berth till I see a better place. A bird in the hand is worth two in the bush, you know."

She did know. And because she was sensible of the wisdom of that old saying, she gave him a very sweet smile. He followed her into the little house, and they entered the front sitting-room. Then she sat down to the piano, and Dick seated himself at the open bay-window. It was pleasant to feel the cool air blowing across the mignonette, and stirring the foliage of the creeper; and all at once he found that his thoughts were carried away on the wings of the wind. They went flying out seaward till they settled on the Danish schooner, sailing merrily along into the twilight. Minnie had begun to sing, in a weak, sweet little voice, and her singing seemed to blend with the wild song of the breeze through the shrouds.

"That was charming, dear," he said at the finish.

"Oh, I can't do myself justice," she returned impatiently. "This miserable tin-kettle has no tone at all. By the way, Dick, how does the piano fund get on? At the end of July you said you would bring me something worth having. Well, this is very nearly the end of July!"

The awful moment had come. But until it was right upon him Dick had not realised its horror. Quite suddenly he felt himself a mean perjured villain. The money had not been his own to do as he liked with; it had been saved out of his salary, it is true, but it was dedicated to a sacred purpose. Another kind of man would have invented a neat little story; but Dick was an inveterate truth-teller, and it did not even occur to him to varnish the plain tale.

So he sat bolt upright in his chair by the open window, and made a full confession of his adventures on the quay. The breeze was whispering in his ear all the time, and the breath of the mignonette floated into the little room.

"I wonder that you dared to come here this evening," said Minnie, when he came to an end. "I wonder that you could look me in the face. It's the most disgraceful thing I ever heard of."

"I'm very sorry that you take it in that way," he began feebly.

"In what way did you expect me to take it? Am I to pretend to sympathise with that disreputable person who fooled you out of five pounds? It's a very common trick. I daresay she has played it a hundred times before."

"She was not disreputable," said Dick firmly. "And I am quite sure that the money will be returned."

"I congratulate you on your faith in human nature!" cried Minnie, feeling that she was saying something that sounded withering. "Only it might have been better to wait until money was more plentiful. And it might have been kinder—yes, and more honourable—to remember that I had a slight claim on your consideration!"

"I acted on an impulse," admitted the wretched Dick. "Indeed, Minnie, I'm awfully sorry that you are hurt. Let me do something to please you, darling. Say you'll look over it, won't you?"

"I shall never forget it," she replied with calm sadness. "It will always be there."

"But in time perhaps you'll feel differently."

He was becoming desperate. "And if the money does come back, it will be all right, won't it?"

At this she blazed up again.

"It will never come back. Of course the girl was a regular cheat. If you had respected yourself you wouldn't have noticed her at all. And if you had remembered what was due to me you would not have been seen in a low neighbourhood!"

"Now that's going too far," protested Dick. "No one has ever called the quay a low place. I often go there to get a breath of fresh air after the day's work; and it is interesting to see the cargoes unshipped. This is the first adventure I've ever had there, Minnie; I'm not a man of adventures, and upon my word I think you ought to forgive me."

Her instinct told her that his stock of patience was used up. He had risen, evidently prepared to say good-bye if she wished it.

"You don't understand a woman's feelings, Dick," she said plaintively. "I forgive you, of course; but—but the wound remains."

She drew a step nearer, and he caught her in his arms with words of passionate regret. It was the very last time, he declared, that she should suffer any pain through him. The reconciliation was complete; but she did not press him to stay to supper. She had been terribly upset, she said, and must go early to bed.

Dick went out of the bowery little house into the summer night with the consciousness of being profoundly miserable. Minnie had put him entirely in the wrong; and yet, when he had stood talking to the skipper, he had not doubted that he was perfectly right. At the present moment he felt incapable of ever finding a clear path again. He could not even have given a distinct reason for his own wretchedness.

"You've put your foot into it, haven't you?" said Tom's voice by his side. "C'teer up, old fellow. She'll come round all right."

He was a small, skinny boy of fourteen, but he kept pace, in a manful style, with Dick's stride.

"You're such a romantic chap, Dick," he went on. "Things aren't as you see 'em, you know. If you chose to go and chuck your money into the sea you had a right to do it. Don't take on about Minnie. She won't make a worse supper for this little row. And she means to stick to you unless she gets a better chance."

"Tom," said Dick, stopping short. "It seems to me that you know a good deal too much for your age."

"And it seems to me," returned Tom promptly, "that you know a good deal too little for yours."

He ran back to the house chuckling; and Dick walked on with the last words ringing in his ears. At six-and-twenty he was a boy still, curiously blind to the common falsities of his fellows, strangely ready to believe the best of everybody. He did not want his faith to be disturbed and yet he had an uncomfortable conviction that Tom knew more about Minnie than he did.

(To be continued.)

