have, to be cheerful in spite of all. "'Good Form for High Society" rolled into "It's better than nothing. We can invest it."

"Invest it !" I screamed. "What are two hundred pounds and a motor-boat when invested ?"

Evidently she was doing a sum in mental arithmetic. After a few seconds' silence she answered bravely-

"About twelve pounds a year."

"Hang twelve pounds a year!" I shrieked. Then something odd seemed to happen to my inner workings. My blood gave a jump and flew up to my head, where I could hear it singing-a wild, excited song. Perhaps it was the Eau do Cologne, and not being used to it in my bath, which made me feel like "I shan't invest my motor-boat," "I'm going a cruise in it, and so are you."

"My darling girl, I hope you haven't gone out of your mind from the blow!" There was alarm and solicitude in Phil's accents. "When you've slipped on your dressing-gown and come out we'll talk things over."

"Nothing can make me change my mind," I answered. "It's been made up a whole minute. Everything is clear now. Providence has put a motor-boat into our hands as a means of seeing life, and to console us for not being Captain Noble's heiresses, as Mrs. Keithley wrote we were going to be. I will not fly in Providence's face. I haven't been Providence's face. brought up to it by you. We are going to have the time of our lives with that

motor-boat.' The door shook with Phil's disap-"You do talk like an Ameriproval. can," she flung at me through the panel.

"That's good. I'm glad adoption on the ruined me." I retorted. "But hasn't ruined me," I retorted. could you-just because you're Englishcontentedly give up our beautiful plans, and settle down as if nothing had happened-with your typewriter?"

"I hope I have the strength of mind to bear it," faltered Phyllis. only had two days of hoping for better things.'

'We've only lived for two days. There's no going back; there can't be. We've burned our ships behind us, and must take to the motor-boat."

"Dearest, I don't think this is a proper time for joking-and you in your bath, too," protested Phil mildly.

"I'm out of it now. But I refuse to Miss Phyllis be out of everything. Rivers-why, your very name's a prophecy !- I formally invite you to take a trip with me in my motor-boat. It may cost us half, if not more,, of your part of the legacy; but I will merely borrow from you the wherewithal to pay our expenses. Somehow—afterwards—I'll pay it back, even if I have to re-establish communication with heavenly shop-girls and villainous duchesses. we'll get some fun out of this, after all. Anyhow, we shall go on living—for a few weeks. What matter if, after that, the deluge?"

"You speak exactly as if you were planning to be an adventuress," said Phyllis, coldly.

"I should love to be one," said I. "I've always thought it must be more fun than anything-till the last chapter. We'll both embark—in the motor-boat on a brief but bright career as adven-

With that, before she could give me an answer, I opened the door and walked out in my dressing-gown, so suddenly that she almost pitched forward into the bath. Phyllis, heard from behind a cold, unsympathetic door, and Phyllis seen in all her virginal Burne-Jones attractiveness, might as well be two different girls. If you carried on a conversation with Miss Rivers on ethics and conventionalities and curates, and things of that kind from behind a door, without having first peeped round to see what she was like, you would do the real Phil an injustice.

There is nothing pink and soft and dimpled about Phyllis's views of life (or, at least, what she supposes her views to be); but about Phyllis in flesh and blood there is more of that than anything else; which is one reason why she has been a constant fountain of joy to my heart as well as my sense of humor, ever since her clever Herefordshire father married my pretty Kentucky mother.

Phil would like, if published, to be a Sunday-school book, and a volume of

one; but she is really more like a treatise on flower-gardens, and a recipe for making Devonshire junket with clotted cream.

Not that she's a regular beauty, or that she goes in for any specialty by way of features or eyelashes, or hair, or a figure, or anything really sensational of that sort, as I do in one or two directions. But there's a rose and pearl and gold-brown adorableness about her; you like her all the better for some little puritanical quaintnesses; and if you are an Englishman or an American girl, you long to bully her.

She is taller than I am (as she ought to be, with Burne-Jones nose and eyes), but this morning, when I sprang at her out of the bath-room, like a young tigress escaped from its cage on its ruthless way to a motor-boat, she looked so piteous and yielding, that I felt I could carry her-and my point at the same time-half across the world.

She had made cream eggs for breakfast, poor darling (I could have sobbed on them), and actually coffee for me, because she knows I love it. I didn't worry her any more until an egg and a cup of tea were on duty to keep her strength up, and then I poured plans, which I made as I went on, upon her meekly protesting head.

That boat, it appeared, lay in Holland, which fact, as I pointed out to Phil, was another sign that Providence had set its heart upon our using her: for we've always wanted to see Holland. We often said, if we ever took a holiday from serials and the type-writer, we would go to Holland; but somehow the time for holidays and Holland never seemed to arrive. Now, here it was; and it would be the time of our lives.

Poor Captain Noble meant to use the boat himself this summer, but he had taken ill late in the season on the Riviera and died there. It was from Mentone that Mrs. Keithley wrote what was being said among his friends about a huge legacy for us; and we, poor deluded ones, had believed.

Captain Noble, a dear old retired naval officer, was a friend of Phyllis's father since the beginning of the world, and, though Phil was sixteen and I fifteen when our respective parents (widowed both, ages before) met and married, the good man took my mother also to his heart. Phil and I have been alone in the world together now for three years; she is twenty-two, I twenty-Though many moons have passed since we saw anything of Captain Noble except picture postcards, we were not taken entirely by surprise when we heard that he had left us a large It is easy to get used to nice things, and far more difficult to crawl down gracefully from gilded heights.

Crawl we must, however; so I deterined it should be into that motor-boat floating idly on a canal in Holland.

The letter from the solicitor (a French solicitor, or the equivalent, writing from the Riviera) told us all about the boat and about the money. The boat must be got by going or sending to Rotterdam, the money obtained in Lon-

A thirty horse-power (why not thirty dolphin-power?) motor-boat sounds very grand to read about; and as I recovered from my first disappointment I began to feel as if I'd suddenly become proprietor of a whole circus full of champing steeds. I tried to persuade Phyllis that I should write better stories if I could travel a little in my own motor-boat, as it would broaden my mind; therefore it would pay in the end. Besides, I wasn't sure my health was not breaking down from over-strain; not only that, I felt it would be right to go; and, anyhow, I just would go-so there.

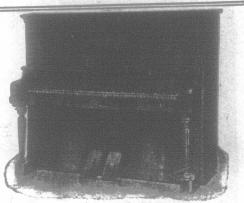
I argued till I was on the point of fainting or having a fit, and I've no doubt that it was my drawn face (what face wouldn't have been drawn?) to which Phil's soft heart and obstinate mind finally succumbed.

She said that, as I seemed determined to go through fire and water (I never heard of any hot springs in the canals of Holland), she supposed she would have to stick by me, for she was older than I and couldn't allow me to go alone under any consideration, especially with my coloring and hair. But, though experience of me had accustomed her to shocks and, she must confess, to sacrifices, she had never expected until now

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