

FINDING HIS
BALANCE

By JACK PRESTON

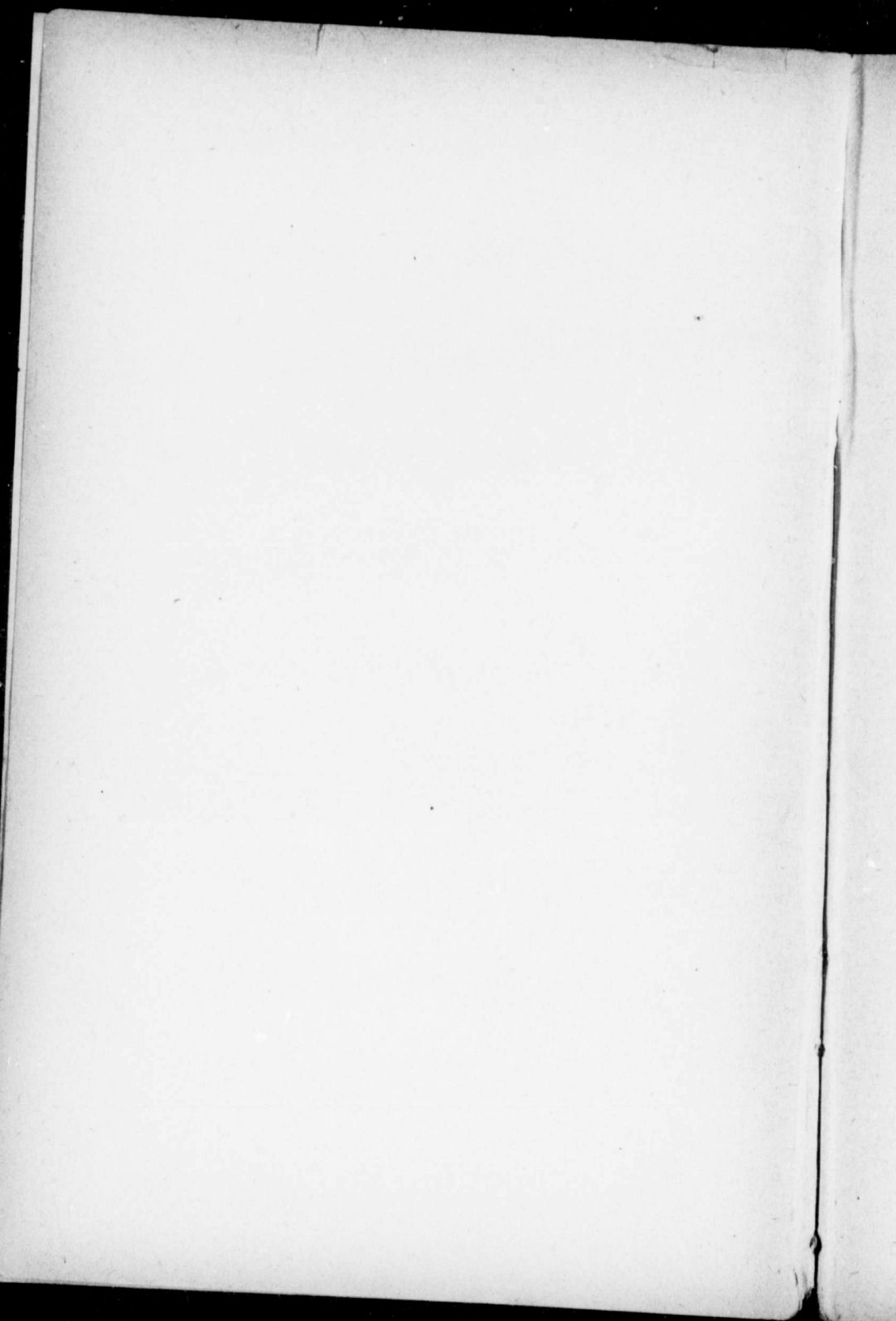
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Finding His Balance



FINDING HIS BALANCE

or "The Bank Clerk Who
Came Back"

BY
JACK PRESTON

TORONTO:
STEVENSON & HEVEY
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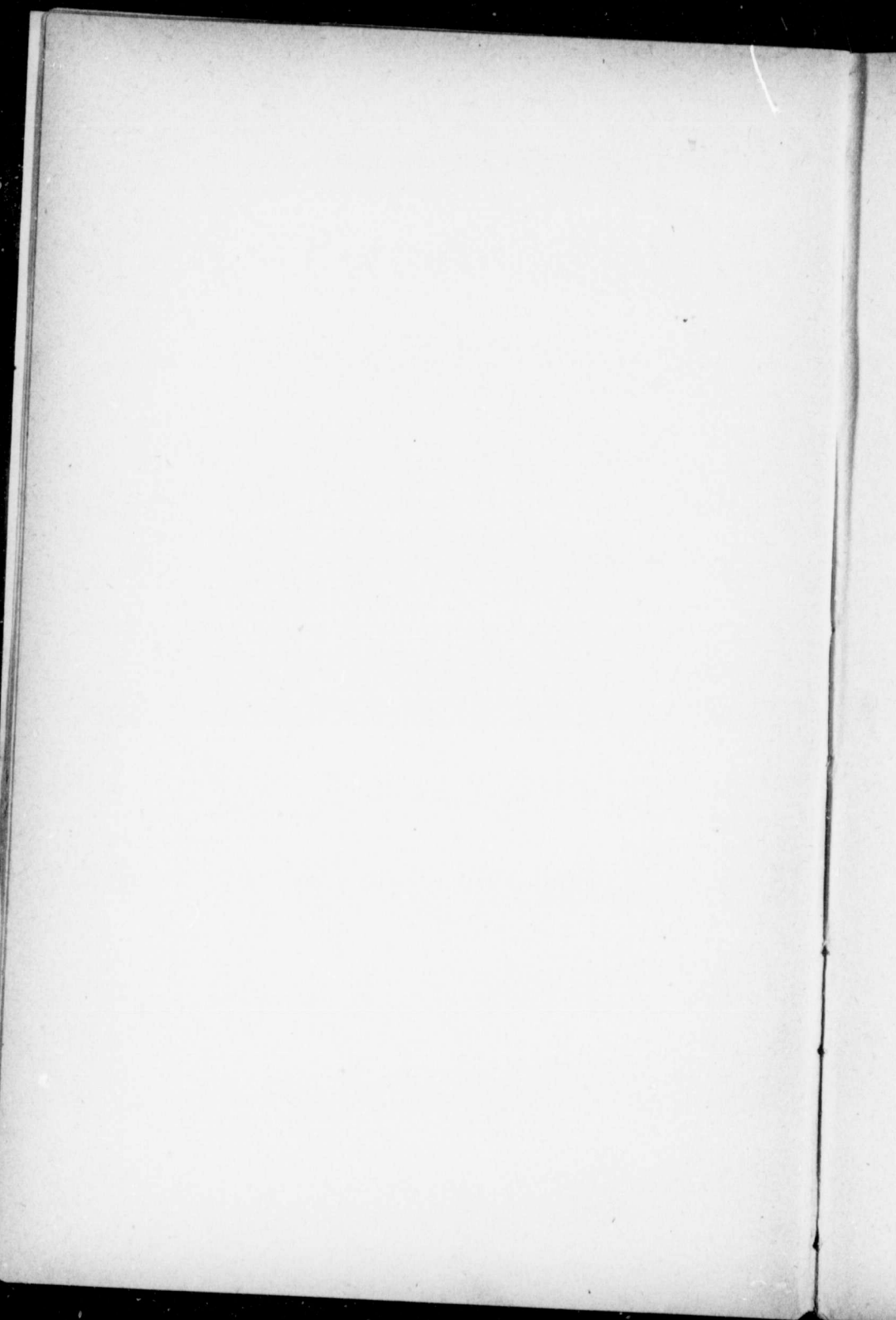
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DEDICATED
TO THE
ORIGINAL OF "OLIVE"
IMPERFECTLY DESCRIBED HEREIN
AND TO AN
INCIDENT OF REAL LIFE
IN WHICH
SHE ODDLY FIGURED.

—J. P.



FINDING HIS BALANCE

CHAPTER I.

HOCKEY; BANKING ON THE SIDE.

“He’s full of the Old Nick, and that’s all there is to it.”

“Oh, don’t say that, Peter. He’s as much like you were——”

“Tut, tut! No such thing. I attended to my studies; I had a definite object in life. From the time I was knee-height of a grass-hopper I inspected dogs’ and boys’ teeth, and when I grew up I was well fitted for my present profession.”

“But you must remember, Peter, that Eddie is not a natural student, as you were. He would never make a lawyer, doctor or dentist——”

“A boy can do anything he sets his mind to, Jane. Now take me, for instance; I know I would have made a great surgeon or even a notable professor of languages—anything, provided I had applied myself in that direction.”

“But not a business man,” added the wife, thinking, possibly, of the dispositions of butchers and

bakers. "Now, Eddie seems to hanker after business, and I don't think we should be too hard on him while he is looking around for what he wants."

Thus conversed two fond parents about our hero, their sole issue. When he wasn't talking the male was grunting. In answer to his wife's last remark he grunted. Then he assailed his son's chief apologist from a different angle.

"There's young Dell. Why doesn't Ed take a tip from him?"

Mrs. Gray laughed. "Father dear," she said, "I notice you're picking up a lot of slang lately."

"I dare say," and Mr. Gray smiled. "One gets contaminated these days. Even we old fellows of another generation are affected. It's a peculiar age we're living in, mother. I'm not sure that I quite understand it."

"But speaking of Claude Dell," the wife went on, after a pause, "I've always thought our boy had more in him than Claude. When he finds himself he'll leave his old school chum far behind."

The father laid down his pipe and rising paced the floor a while.

"I was speaking to James Dell yesterday, and he advised me to use coercion with Eddie. A boy cannot be expected to know his own mind; it is our place as fathers and mothers to direct him, even

though he object to it. Jane, I have decided to send Ed back to school."

The suspicion of a shadow crossed Mrs. Gray's face, but she did not interrupt her husband.

"Claude, Jim tells me, had fully made up his mind to be an aeronaut when he quit college; and he would have done it, too, if they hadn't shut him up in that wholesale. Now he's making good; and, I'll agree with you, he hasn't the stuff in him that our young scamp has."

"But," the mother's tongue loosed itself automatically, "you are speaking of college. It turns out that Claude was naturally fitted for the business life. Had they sent him back to college and a profession, as you propose doing with Eddie, no telling what might have happened. Besides, you forget that Claude idled a year before he was in a frame of mind where they could do anything with him."

Peter Gray gazed out the window at the snow. His wife took advantage of his apparent mental indecision.

"Don't you think, dear, that we'd better let him scurry around a bit before we make any" (she hesitated) "—suggestions? When he fails to find congenial prospects himself it will be time for us to advise—even use force."

The father's face gradually registered a smile. He turned and looked into his wife's eyes.

"Bless your heart," he said, "I'm no tyrant. I want the boy to have a square deal. When I worry over him it's not on my own account, but his. True, he's only been out of school a month or two. I have no doubt he will want to go back if we give him a while longer. I'll say nothing for a while."

Having won the battle Mrs. Gray was pleased, unselfishly pleased, and she said flattering things about the old block off which Ed Gray was a chip.

A little later the two of them were indulging in reminiscences, in which their boy figured largely, and watching the snowflakes skimming along the asphalt, when a cold blast swept in the doorway, followed by Gray Jr.

After a loud stamping of feet and the sonorous blowing of what sounded like a trombone, he made his entrance from the hall. A hale and hearty form, topped by a bright countenance, appeared.

"Well, little ones," came his greeting; "how goes the battle?"

A smile struggled with the father's countenance, and therefore he spoke as gruffly as possible.

"I'm glad you've discovered that life's a battle."

"A regular hockey game," returned Ed. "Everybody carries a stick and watches his shins."

"Speaking of hockey," said his mother, trying to appear interested in her boy's favorite sport, "who won last night?"

"I did," said Ed, throwing himself on the lounge. His father regarded him quizzically.

"Were you in the game last night?"

"Yes. Filled Barney Conley's place with the R—— Bank team against the C——."

Mrs. Gray looked at him much as she must have looked at Peter Gray in the old days.

"I guessed as much," she remarked, "when I heard you talking in your sleep last night. But if I were you, Eddie, I wouldn't take all the credit for winning. Surely there were others on the R—— Bank side, weren't there?"

The son's eyes twinkled.

"I said I won," he explained, vaguely; "but didn't say what."

"A pretty glance," probably, ventured the father. "The girls nowadays, especially here in the city, go mad over the physically fit. If a fellow lifts five hundred pounds or breaks somebody neck in a tussle he is hunted down by these charming modern savages. But if he has brain and wit without the muscle the best he gets is pity."

Both Ed and his mother laughed at this.

"Wherefore the grouch, dad? I hope business isn't bad?"

Fathers do dislike to be accused of nursing a grouch. The accusation alone is enough to generate one. Mr. Gray drew his brows together.

"Your progenitor is neither a grouch nor a fritterer, my boy," he declared, with moderately good humor. "His aim in life is too steadfast to admit of the uncertainty in which grouches are born, just as his ambition is too great to stand for waste of time."

"Whew!" whistled Ed, with the familiarity his parents allowed him to enjoy in their home. "Why, dad, you sound like one of the professors up on College Street. But I'm afraid I scent gun-powder in your remarks. What's on your mind?"

Mrs. Gray made a sign to Ed to keep quiet, but he winked at her, as much as to say: "I'm able to take care of myself." The boy's fearless frankness almost bowled the elder Gray over for a second; but after the first shock was past he stood pat, even became aggressive.

"Ma didn't want me to mention it, Eddie," he said; "but you've forced me to the point. As a matter of fact I've been worrying over you of late. I fear you're on the verge of falling into the easy-going ways of some of your chums. College has

opened, and here you are hang—I mean, undecided what you're going to do."

At the word "hang," Ed sat up with a jerk, much to his mother's alarm.

"Your father means—" she began.

"I know," said Ed, serious now. "I don't blame dad. He's not worrying about the board, I understand that. He wants me to get busy. And he's right."

"That's the way to take it!" exclaimed the father, relieved to find the situation developing so favorably. "You know as well as we do that all we possess will be yours some day. We'll give you an education, a profession, and set you up in business."

Ed frowned, then smiled.

"I guess there's no way out," he said, half to himself.

His mother was studying him. By and by two pair of eyes were on him. He would rather have faced the enemy's entire defence, and given them the puck, than face this.

"I've got a little surprise for you," he went on, while the atmosphere grew electrical. "You know I've not been loafing since winter set in. I've been after a job."

"A job!" cried Gray Sr.

"Yes," came the somewhat wavering answer. "I

didn't know what it was going to be, but I felt it coming. Well, last night it came—or rather this morning.”

The parents were momentarily tongue-tied.

“You see, one of the C—— men was knocked out last night—broke an arm—and a delegation waited on me. One of the bank inspectors was there, to ask any particulars about me that the other fellows might overlook, I guess. Anyway, they offered me a job on their team, and this morning the inspector offered me another job in the bank. I—I go to work to-morrow morning.”

It is hard to say what would have happened to Ed, had not Nora Dell put in a sudden appearance. Mrs. Gray ushered her into the room before Mr. Gray had had time to do aught but grunt.

“Hello Mr. Gray,” she cried, and after taking his hand turned round and faced the son. “Well!” she said, “and so you've lined up against my Bob, have you?”

“Yap,” grinned Ed.

“And after playing with him last night. What's the idea?”

“It meant a job.”

“Humph!” grunted Gray Sr. “A lot he cares for the job. A lot any puppy of a bank clerk cares for

his job—Oh pardon me, Nora, I forgot about your Bob.”

Nora accepted the apology and went on to say that Robert was different from the others, and she didn't exactly blame Mr. Gray for holding the opinions he did.

“Perhaps it was the ice that got me,” admitted Edward, a trifle subdued but still unrepentant.

“Well, I must be going,” said Nora suddenly; “I just dropped in, you know. Oh say, Eddie, walk down to the car with me—you're doing nothing. I have something to tell you that your pa and ma mustn't hear.”

With scarcely noticeable embarrassment Ed obeyed. While he was away his male parent maligned him.

“Full of the Old Nick, Jane, as I said before.”

“I don't know that I understand what you mean by that,”—cautiously.

“Not violent or depraved,” same the partial explanation; “but prone to do devilish things. This entering a bank is one of them. However, I console myself with the thought that he will tire of it in a few weeks. They say city banking for a boy is not exactly a vacation. Yes,” he went on, after a thoughtful pause, “it will do him good. I'll put a

flea in the accountant's ear: I know him, come to think of it."

The mother, too wise to apologize for Ed's impetuosity, put up a plea for the banking business; whereat Mr. Gray reminded her that women were all right around the house, BUT— However, when Ed returned he found a very different reception from what he had anticipated.

"Go to it," said his father, "but remember, you enter a bank against my will; and if you get up against it don't blame me. I'm willing to spend a roll of bills putting you through college and establishing you in a profession, but not a nickel towards making you a clerk with a pen behind his ear."

"I'll try to keep my pen between my fingers, dad," returned the boy, good-naturedly.

"Your hockey-stick more likely," said Gray Sr.

"At any rate, it won't hurt me to give it a trial, eh?"

The "eh?" was spoken with such filial respect and becoming humility Mr. Gray had to smile to himself and murmur: "By gum, the lad's got a lot of man in him at that!" Aloud he said: "You won't stick. You'll come to me with your lower jaw hanging down one of these days; and remember, then it's more school and less hockey, hard study and something resembling ambition. There's a difference

between an ambition and a fad, my boy, and I sincerely hope a few days behind the bars will help you find it out."

"Behind the bars," repeated Ed, under his breath, and snickered as he thought of some of the Toronto bank clerks he knew; smooth, spruce fellows, full of life and (apologizing to Gray Sr.)—the devil.

Mrs. Gray found an opportunity to speak with him alone. Fathers and mothers are great generals. They operate singly or in pairs, above-board or in the dark, directly or indirectly—but always effectively.

"Your father was talking to me before you came in, and, as it happened, speaking about you and your prospects in the world."

"Strange that you should have been speaking about me, mother," he laughed, happy now that he had carried the day without serious casualties; "why should you?"

"Because you are only a boy," she answered.

He drew up the muscle of his right arm and exhibited it, grinning.

"How's that?"

"You need more than strength of that kind, dear," she said, and her tone was a shade wistful, "when you go out into the world to do for yourself."

"To DO for myself? That sounds like suicide, doesn't it?"

She had to laugh, though pretending to be half angry.

"Not even your mother can be serious with you, Eddie," she rebuked. "I used to think your father was hard to handle, but really you are worse."

"No, I'm better, mother—because I've got some of YOU in me."

She actually blushed. There are mothers who love their sons so much.

"You won't let me get to the point," she continued. "Your father was comparing you with Claude Dell."

"Oh, say not so, mother!"

"Yes, and Claude had rather the better of the comparison, too. He has actually taken hold over there at the wholesale and father says he is going to climb the ladder right to the top."

"Ya," drawled Ed. "Claudy was always strong on that high-up stuff. Remember the air-ship craze?"

Ignoring this remark, Mrs. Gray ventured to suggest that the manufacturing business might be preferable to banking.

"I think myself," she said, "that you're cut out for a business man rather than a professional man;

but you might do better in some lines than others. I should hate to see you make a mistake, Eddie."

"Don't worry, mother," he replied. "When a fellow goes out after the money he might as well go where there is lots of it. I'm heading for the banks."

"And the rinks," she added.

"Why," he proceeded, "I consider myself lucky to have them come after me, instead of having to go after them."

"It's your reckless hockey-stick they're after."

"That doesn't matter to me. Down in my heart it's the business that looks good to me. I intend to make good, mother. No, I'm not joking this time. The inspector and I had a long talk. He said he knew any guy that could handle a stick like I can ought to make a 'real live fighting business man!' Those were his very words. I've been thinking over them ever since my interview."

Mrs. Gray smiled.

"He's not the only one who sees what stuff you are made of."

Ed interrupted her with a look. "I didn't think my mater was a kidder," he declared; and made as though to cross the room.

"Wait;" she held him by the sleeve; "I have something more to say to you. What did Nora tell you that I couldn't hear?"

He dropped his eyes.

"Nothing of any account," he answered; then looking up, "You jealous old thing!"

"Is she for or against?" persisted the curious female.

"For Bob and against me," said Ed, grinning.

"How about the bank?"

"Oh, the bank wasn't mentioned. She thinks I'm going in for professional hockey. The business side of my double job—well, she doesn't take it seriously at all. I imagine nobody will—except me."

Having no further excuse for holding him from his father, who was waiting in the kitchen with a chip on his shoulder, and whom Ed was, in fact, quite eager to attack and overcome, Mrs. Gray let her boy go about his business, but watched the doorway through which he disappeared and saw a vision there—in of Eddie ten years thence, in the embrace of a mother's favorite, Nora Dell.

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CHAPTER II.

KNOCKING DOWN A HUNDRED THOUSAND.

One of the bank side-windows faced a narrow street, along which there was considerable traffic. It was the joy of juniors to stand by it in idle moments and flirt with the girls who passed. Ed Gray stood there now, along with two other junior men and Charlie Sack.

"The snow will soon be gone," he observed.

"You're not standing there studying the weather—don't kid us," one of the boys remarked.

"Certainly not," Ed admitted; "I'm here piking off the fairest of the fair. But a fellow can make an odd comment on the background if he likes, can't he?"

"Sure," said Sack, "especially when he's a hockey-man and spring's coming."

Ed thought he detected a hidden meaning in these words, and could feel an exchange of glances behind his back. He realized that he was by no means as good a banker as he was a hockey-player, and felt sure Charlie Sack's remark hinted as much. But it

was not his way to pass things over at the time of their happening and worry about them later.

"I get you, Charlie," he replied. "But if the balmy days see the last of me as a bank clerk, I'll be looking for a strong escort out the front door."

"What do you mean?" someone queried.

"I mean," Gray Jr. faced him, "that there are several of us in here who might better be laying ties or out surveying British Columbia."

Sack laughed.

"Cheer up, kid," he said. "If they fire you when hockey is over you'll be better off."

"You mean the bank will," he corrected.

"No, I mean you. The bank—well, you should worry about the bank." Whereat, Mr. Sack betook himself to his ledger, leaving the juniors to ponder over what he had said. Juniors, however, are not usually very heavy ponderers: in this instance they divided their attention between the passing girls and the last hockey-match, ignoring Sack and his philosophy entirely.

"Say, Ed, that was a dirty one Watson put over on you last night. I'd have smashed him there and then. Why didn't you do it?"

Junior No. 2 had spoken. He was a miniature, black-eyed lad with a premature beard, hairy arms and a large, strong pipe. The latter was not a part

of his anatomy, of course; but one would almost have judged so from the constancy with which it was in use.

Ed knew the color had come into his face, but he tried to make light of the incident to which his desk-mate had referred. The little fellow was not satisfied with such Christian forbearance, however.

"I happened to hear one of the women beside me say: 'Dear, I wish I were a man! Why in the world did that big, easy-going chap stand for such a foul!' And then another spoke up and said: 'If he's as soft as all that he doesn't quite deserve our sympathy.'"

"Sympathy!" exclaimed Ed; "who wanted their sympathy?"

"Im not kidding," continued the other; "what I say is a fact. And I'll be jiggered if a kiddo with her hair up for the first time didn't turn to her romeo and call you a coward."

At this point in the conversation Junior No. 3 was heard to call for help, and glad to get away from the embarrassment of defending his own bravery, Ed immediately responded. He was met in mid-floor by the first paying-teller, Gordon.

"Hey Eddie," said Gordon, "doing anything for a second?"

"Just going over to help Sparrow do some sorting."

"Oh hang Sparrow—come into my cage and give us a hand with some of this silver. It's good practice. All coming general managers should start early."

Ed had a momentary impulse to lose his temper, but grinned instead, and followed the teller into his cage.

"Now that the hockey season is about over, I notice you fellows in here are beginning to beat me up."

This speech was out almost before he thought. It was not exactly what he intended saying; but one is apt to become confused in the presence of a teller.

Gordon laughed.

"There's one thing about you, anyway, Eddie—you're not stuck on yourself. Always hope for a fellow like that. Of course, I will admit, you've been a very bum junior so far."

Humor never takes the edge off a fact. Ed smiled at the criticism but looked it fairly in the face withal.

"I guess you're right, Gordon," he replied, omitting the "Mr." as only a hockey-playing junior dare do. And yet, it is doubtful if even the most fastidious of tellers would have objected to such an omission from him. "I go paddling around the back of

the office there and never seem to get anything done."

"Perhaps," suggested the teller, "if you'd fasten your pen to the end of your stick you'd navigate better."

Ed dropped a handful of quarters and got down on his hands and knees to gather them up.

"Still not taking me seriously," he murmured. "I'll bet he refers to last night's match next."

And so Gordon did. Apparently that gentle reception of Watson's foul was the talk of the office. The thought nettled Ed.

"I'd lay for him if I were you," said the teller.

But "laying for" people was not a habit of the Grays.

"You fellows don't understand," the junior deigned to explain. "It wasn't because I was afraid of him or even sorry for him that I didn't mix."

Gordon looked up from his money.

"Now I hope there isn't a woman in the case," he smiled, with the sentimental astuteness bankers come to possess.

Ed thought he heard the accountant calling and excused himself from the teller.

"Come and see us again," said Gordon. "Bring your friends and stay for the week-end."

Ed wasn't expecting the last sentence, and won-

dered if it was a bit of good-natured ridicule, or merely the ordinary bank-talk tellers employ to divert their minds from a strenuous occupation.

On his way to the accountant's desk he was stopped again, but thinking it was another needless interruption, continued on his way until the phrase "balled this book up" arrested him. Here was one man who was serious, evidently.

"Look here," said Joe Mitchell, the "collection" clerk, "this is getting monotonous, Gray. Can't you do better than this?"

He pointed to some small entries in a book which had been turned over from junior No. 3 to No. 2 and finally to No. 1. Each transfer had witnessed the disappearance of part of the original instruction, with the result that Ed now beheld.

"I'm sorry," he said, briefly.

"Apologies, my boy," replied the collection man, "don't rectify mistakes."

Ed's abjection was here so apparent that Mitchell relented, and began talking about something else—hockey; and again the junior was reminded of his criminal negligence in failing to punish the R—Banker Watson. The reminder this time carried the faintest implication of cowardice, and Gray Jr.'s collar began to fit rather tightly.

It was eleven-thirty. But before noon junior No.

I was twice more assailed by clerks who had an error of some kind to charge to his account. It looked as though the entire office were conspiring to make a fool of him.

"Still," he reflected, "if I AM a fool I might as well know it." However, there is no actual satisfaction in knowledge of foolishness, and said knowledge, or a suspicion of it, does not tend to improve a hockey-player's temper on a spring-like day.

While Ed conversed with Mitchell, Mr. Cary, the accountant, was whispering in the assistant-accountant's ear.

"His father doesn't like it a bit," said Cary; "wants Eddie to go back to college. We're supposed to discourage him in here as much as possible. I promised the old gentleman, and I guess we'd better make a bluff at it anyway. Put it on him whenever you can. If I know anything about boys, though, I think it will take more than that to knock this kid out."

Acting on the cue given him by Cary, the assistant-accountant approached Gray Jr. at an opportune moment; that is to say, when the latter happened to be idling.

"Can't you find anything to do?" he asked, sternly.

"No,"—and Ed almost snapped it, "the street-

sweepers were just in here and cleaned everything up."

A smile percolated through the senior's painfully set face, but he couldn't go away like that.

"On the square, Eddie," he said, with well assumed sobriety, "I've caught you doing this a lot. Cut it out now and get busy."

With that Ed snatched up a book of drafts and jerking his cap off a paper-file started out of the office. There was no smile around his mouth. His jaw was set.

As the god of ill-luck would have it, he met none other than Robert Watson, who was on a "clearing" errand, in the outer office as he crossed toward the street door. Watson halted, just for a second, and glancing from the draft-book to the junior's face, allowed a spicily sarcastic smile to appear. He occupied a higher post in the R—— than Gray did in the C——.

Had it been any other day Eddie might have passed him with a casual greeting, or snubbed him at worst; but today—well, the foul had happened the night before and things had been happening ever since. The devil that Gray Sr. accused his son of harboring rose up; fire burned in his eyes and he made a swift move in the R—— Banker's direction.

Watson, however, saw the fire in time, and ducked

his savage assailant. He dodged under the corner of a customer's writing desk and made a bee-line for the front door, at least two feet ahead of his pursuer.

Robert barely missed a fat old gentleman at the door; but Edward was not so fortunate. Those who were looking on, and even some who were not, heard an exclamation, a heavy, matured grunt, the rattle of a heavy door, and then some profanity in a pitched voice.

But let us follow E. Gray—who is still going. So is R. Watson, but not quite so fast as his seeker. The R— Banker has chosen an alley, which turns out to be a blind one.

Robert suddenly brought himself up, and faced his pursuer.

They glared at each other a moment to gain breath, then Edward made a wild swing, which did not land but landed the swinger on his back in the snow. Robert jumped on top of him and caught him by the throat; but Ed rolled him over with such force that a full revolution was made, and Watson found himself still on top.

Snarling like a pair of pups they wallowed in the soft snow until disgusted with the effeminacy of the combat; after which, rising simultaneously to their feet they proceeded to put on the finishing touches. Ed got his in the form of a black eye, and Robert—

it was some moments later when he realized exactly what had happened. He was sitting stupidly in the snow, and his adversary was not in sight. Ed had gone off with the remark: "He'll come out of it in a minute."

But Fate had quick revenge on him for this somewhat cowardly act, in confronting him with Miss Nora Dell at the mouth of the alley. She had been to the bank, it seems, to keep a noon-hour appointment with her Bob, and not finding him there had gone away in wounded spirit.

"No,—I—I haven't seen him, Nora," said Ed.

"You're all out of breath," she informed him, when she had in a measure forgotten her own troubles and began to notice his; "and there's something the matter with your eye."

Ed looked up and down the street, as though in search of a way out of this predicament; made some silly reference to his eye and the corner of a desk; and, in fact, stuttered and lied until Robert himself came on the scene.

"Bob!" exclaimed Nora.

It is doubtful if anything in the world but the peculiar emphasis she put on that one little word, would have made Edward do what he did. If he had only been more sadly battered than Bob he might have stood his ground, but Nora's tone con-

vinced him that he was quite healthy-looking compared with Robert, and jumping at the conclusion that his rival had all the sympathy he darted off without so much as a so-long. And wrapped up was he in his desire to put city blocks between him and the mouth of a certain alley that he forgot all about his draft-book full of bills.

"Great Scott!" he muttered, "what if they're lost!"

Back to the scene of battle he flew, but no draft-book was to be found. There was no more a trace of it than there was of Watson and his fair sympathizer. Ed felt a sudden lumpy sensation in his throat. For a moment hope flickered; maybe Bob had picked it up and carried it with him in revenge. But no; signed and unsigned bills were not to be played with like that—even by a R—— Banker. Ed concluded that he had dropped the precious little book in the chase. By now it would be in some laborer's inside pocket, a treasure to be inspected behind a woodpile or board-fence somewhere.

For a while he loitered on the street, fearing to face the accountant, and especially the collection clerk. But contemplation and the passage of time offering no solution, he finally turned his footsteps toward the bank. For the first time he noticed that the cement steps leading into the bank were remark-

ably solid and the iron bars on the front door very heavy; the glass, too, was unusually thick. He tarried a moment to reflect on these phenomena. Passing in the door he glanced over the office—for the first time. Often, of course, he had noticed different objects on entering; but never before had he fully taken in his environment. And it seemed to him that heads bobbed up all around the place as he crossed the outer office. More than that, smiles seemed to spring up here and there, then fade suddenly as though something were not exactly a laughing matter.

There was only one encouraging sign; the accountant was not at his desk. Ed would not have to face him in entering the inner office. But as he passed the assistant-accountant's desk that young gentleman fixed him with a terrible look. It seemed to say: "You're beyond my power now, so serious is the offence, but if it was left to me I know what I'd do." A dozen looks, as he made his way to the back of the office, conveyed the same impression.

Ed drew a stool up behind him at his desk and dragging a book toward him began to play for time.

"Hey you!" came the summons, directly.

It was Mitchell who called. As Ed turned toward him he saw—surely not!—yes, there it was—the draft book. He grasped Mitchell's hand and struck him

on the back with sweet familiarity. Divided between an impulse to swear and another to laugh, the collection clerk bit the end off his pen, and mumbled something about a fellow named Watson from the R—Bank finding it in an alley.

Overjoyed, Ed went back to his desk and began sorting over the bills to make sure they were all there. In the midst of his occupation he became aware of several approaching forms. The boys of the office were gathering around him one at a time. They stared at him, rather idiotically he thought, and seemed strangely mute.

“Oh,” he laughed, suddenly remembering his sore eye. “Kids throwing snowballs on the street. I think the guy that hit me had a stone in his.”

The gathering seemed still bewildered, but tongues began to loosen here and there.

“A cold hundred thousand,” one said, in a strained voice.

“Interest alone worth thousands a year,” remarked another.

“And a junior knocks it down,” they persisted.

“Worse than the conductors on the Belt Line,” said a morbidly jocular one.

Ed gave them all a final look of warning, then reached for a heavy ruler.

“Now you guys,” he said, grinning as he had done

at other times when they had unanimously made him the butt of a joke, "beat it."

Just then the accountant, his face, decidedly serious and a trifle pale perhaps, approached.

"Mr. Gray," he called, from the end of the cage.

The boys scurried back to their posts.

"The manager wants to see you, at once."

CHAPTER III.

PUTTING ONE OVER ALONE.

A shiver ran down his spine. There was something uncanny about these happenings. What could the manager possibly want to see him about?—he who had never so much as set foot in the big royal front-office?

Swallowing a couple of times he marched to his fate. He could feel glances of pity and awe striking his back and could see the sunlight playing on a heavy green rug ahead. Now he stood in the manager's presence.

"Sit down a moment until I finish this," came the command, in gentle but ominous voice.

Edward obeyed. But what ordeal could have been worse than to wait like that for the uncertain? He thought, as the manager's pen scratched its way over a sheet of paper, of a play he had seen called "The Third Degree." In the midst of his ruminations he suddenly felt a pair of large black eyes upon him; slowly he turned his own to meet them.

"I suppose," the manager spoke slowly, "you know why I sent for you, Mr. Gray?"

"No sir, I do not," was his somewhat unsteady answer.

The other face was sphinx-like for a moment.

"I understand you are quite a hockey-player," again came the words.

Ed explained that he did play a little.

"Knocking men down is part of the game, is it not, Mr. Gray?"

On the moment it came to Edward that he was "on the carpet" for running against that fat old customer at the door while chasing Bob Watson. The incident had passed out of his mind, in the exciting scenes following; but now he remembered that he had not even offered the old gentleman a passing apology.

"Do you, by any chance, Mr. Gray,"—the manager was looking at him harder than ever, "consider your position here in any way dependent upon your prowess as a hockey-player?"

The new junior racked his brains in vain for suitable words for a reply. The manager went on:

"You ran against one of our best customers at the door in that childish scramble we all witnessed a little while ago, and he came in to my office in a rage. I tried to apologize for you, but he would not listen

to me. He commanded me to draw out a cheque for the full amount of his account, which, as a servant of the bank, I was obliged to do; then he signed it, went out to the ledger-keeper and got it marked, and tomorrow it will come through the clearing."

Ed's expression was sufficiently touching to inspire a little sympathy in the manager's voice.

"Your salary is five hundred a year, Mr. Gray. The value to us for one year of the deposit you have lost today would pay your salary as it stands for ten years. Mr. White's account showed a balance of one hundred thousand dollars."

The poor junior stood aghast. He made some vague remark about a man's taking a trifling accident so seriously, but was politely interrupted by the manager.

"It is these little things—accidents, courtesies, manifestations of thoughtlessness or thoughtfulness that make or mar a business, the banking business as well as any other. I assure you, Mr. Gray, finance is a much more scientific game than hockey."

Here the manager half smiled and his tone grew kinder if anything. His consideration affected the junior strongly; stirred in him a desire to make amends for the wrong, and Edward began stammering out apologies, a few of which the manager listened to: but there is a limit to everything.

"Well, the damage is done;"—this was the verdict; "maybe Mr. White will come back to us, though I very much doubt it. However, my object in calling you in here was not to have you sympathize with me for losing a good account, but to steady you a little; make you a better banker."

The manager smiled openly this time, disposed of the matter with a little flip of his hand, and turned again to his work. Ed stood looking at him a moment, in admiration—ay, and envy; then backed and thanked his way out of the room.

Eluding the inquisitive ones who were evidently waiting to pounce upon him, he made his way around to the M to Z ledger—the one Charlie Sack handled.

"Well," laughed Sack, "did you bag your game?"

"If you mean Watson, I suppose I did."

"And how did you come out with the manager?"

Everyone seemed to know all about it. "All right," he told Sack. "I never knew that managers were so nice."

Sack grinned.

"Your big sorrow is yet to come," he said, but did not explain. "What are you looking for there?" he asked, as Ed fingered an index.

"Mr. White's initials."

Sack asked him what the idea was, and after hav-

ing found what he sought, Ed said he thought of looking Mr. White up.

"Manager's orders?" asked the ledger-keeper.

"No. It just struck me that I might be able to put this one over alone."

Sack was somewhat at a loss to understand, but he felt obliged, under all circumstances, to advise juniors.

"I don't know what you're up to," he said, "but take a tip from me and stop worrying about a thing when it's all settled. You don't get paid for getting accounts but for adding them up. Your little five hundred entitles you to knock a customer down occasionally: it's the business of those above you, on decent salaries, to pick him up. You should worry about anything when the china doll's all cemented together again. If I were you I'd put all my brain cells to work on how to get out of here to-night without seeing the accountant. The manager never calls: he only advises. But Cary—here he comes now, by heck!"

The ledger-keeper buried his nose in the ledger, and Gray started toward his own desk with his eyes on a memorandum in his hand. The accountant touched him on the sleeve.

"Mr. Gray," he said, "just a moment."

Mr. Cary moved away from two noisy adding-

machines into a comparatively quiet corner, and Ed followed him wonderingly.

"The manager told you, I presume, what happened around here today?"

"Yes sir."

"You realize what it means, don't you?"

"A terrible loss for the bank. I'm more than sorry, Mr. Cary."

"It means more than that to you," the accountant went on. "It means, Mr. Gray, that you have got to apply yourself from now on if you want to hold your position; you've got to act more like a business man and less like a—a hockey-player."

The junior hung his head, duly penitent, and was silent. Nevertheless he felt that a certain amount of injustice was being done him. As the accountant moved away he surveyed once more the memo in his hand, and this time he allowed his molars to clutch one another.

He felt that there was something inconsistent in the events of the past twenty-four hours. "Yesterday at this time," he mused, "I was a good imitation of a hero; today I couldn't stand up alongside of a snow-man."

Then a smile peculiar to his nature crept over his face. His grandmother would have recognized it and so would his mother. It was a Scotch-Irish smile that

had never known and perhaps never would know ultimate defeat—at the hands of man.

On the street-car home that night Ed was not much interested in his newspaper. Even the sporting page was given but a casual inspection. His thoughts were not of pleasure and his eyes wandered among the faces of the passengers in search of someone who might have lost money for his employer that day.

At length his gaze settled on a workman in greasy clothes. The man's face told of labor and worry, which had left the imprint almost of dissipation; and yet he was not more than thirty-five at most. Ed wondered as he studied that weary countenance what story each crease could have related; and the blackened eyes,—how did this world look to them? Still wondering he got off the car, and still seeing the workman's face before him he ascended the substantial steps that led into his father's house.

The supper table was set, and Mrs. Gray moved about it, adding an article of food or ornament here and there. Her husband sat reading the evening paper.

Before coming into the dining-room Ed passed upstairs to wash, as was his custom; and hearing his feet on the stairs his father and mother exchanged glances which seemed to inquire of each other why he did not sing out his usual hello.

"I hope things have begun to go wrong," said Mr. Gray in a loud whisper, and smiling evilly.

"Shame on you, Peter," answered his wife.

"I see you covered yourself with glory again last night, Ed," said the father, by way of greeting, as the boy sat down to table.

Ed winked at his mother, knowing that the third party was quite aware of it.

"He pretends he isn't glad I'm a hockey-player, mater."

Gray Sr. regarded him with a lofty expression.

"Better that than nothing, I suppose," he observed, half in earnest.

Ed's expression underwent a quick change, and without even excusing himself he rose from the table, leaving his food untouched. Mrs. Gray transfixed her Peter with a dangerous look.

"I can't understand you," she said, and rose to follow her son.

Mr. Gray detained her by force.

"Don't get excited, Jane," said he, in his quietest but most commanding tone; "his stomach will bring him back."

Mrs. Gray seemed almost ready to cry. After wavering a second she sat down again.

"You don't know him as well as do if you think that," she answered. "I suppose it's because you

Grays are all so much alike that you fail to understand one another."

He was about to reply when the front door opened and closed again.

"There!" exclaimed the wife; and less pugnaciously: "Now, what will become of the poor boy!"

Mr. Gray laughed, rather sheepishly at first but more boldly shortly, and finally with such aggravating amusement that Mrs. Gray shed a tear or two.

Meanwhile the son and heir was walking city-ward, feeling, if anything, a little more sheepish than his sire.

"I was a fool to lose my temper like that," he said to himself; "but I can't go back now until I call dad's bluff. But how am I going to do it?"

He stood waiting for a car, his hands in his overcoat pockets. At such times one always rids one's clothes of old transfers. Mechanically Ed went through the process. But one of the old transfers, he discovered, was the memorandum of certain initials he had obtained from the M—Z ledger index. The light of an idea shone in his eyes and heedless of the approaching car he ran across the street and into a drug store. There he entered a pay-telephone booth and called up the number opposite J. J. White's name.

Mr. White, he found, was not at his residence but

was expected in fifteen minutes. That, Ed figured, would give him time to get there; moreover, the danger of being turned down over the wire was eliminated.

Realizing that he needed time to rehearse the speech that he had decided to favor his bank's customer with, Ed thought he had better walk. Exercise was always in order before a game. As he neared the address, however, his heart fluttered so much it wafted all the ideas out of his head, and he entered the White mansion feeling remarkably vacant-minded.

A servant looked him up and down thoroughly before deciding to admit him, then, having passed muster, he stood in a large and beautifully decorated hall. The servant showed him into a drawing room, which Ed would have described as "golden," and there he awaited the awful moment.

"My name is Gray—Edward Gray," he said, rising, as Mr. White entered.

"Mr. Gray?" The old gentleman raised his eyebrows.

"Yes sir; Gray of the—C——" (he hesitated a moment, having been met with the symptoms of a frown, and taking a desperate chance added:) "hockey-team."

The effect was not only satisfactory but marvelous.

“Glad to meet you, Mr. Gray,” and Mr. White extended his hand. “Sit down. I’ve seen you play. My whole family has, in fact. You’re something of a hero with my daughters, I’m afraid. By the way, who was that chap that fouled you last night?—I was reading about it in the papers today—that fellow Watson? You should have dealt with him. A beastly trick; not in the game, not in the game.”

It was at once apparent to Ed that the old gentleman was a sport of the first water. The realization brought waves of joy and billows of hope.

Through fear of failure on Ed’s part, rather than by the use of diplomacy, they were some little time getting to the point; then it was Mr. White who led the way.

“I presume you need a little financial assistance for the Association,” he said, with a smile of understanding; and forestalling what he thought was an apology. “No, no, that’s all right, my boy. How much is it to be?”

Edward endured acute agony for a short space, but words finally came to his assistance.

“No,—I knocked you down today, Mr. White,” he began,— Full stop and three swallows. “I came to apologize.”

The old gentleman put up his cheque-book and his lower jaw dropped. By and by his portly figure took

to shaking, and before long he was obliged to wrap his arms around himself to regain physical comfort.

"I call that good," he said, still amused. "I, an old-time football man, am put out by a stripling of a modern hockey-player."

Ed explained the details of the mishap, even going so far as to describe his bout in the alley.

"I don't blame you a bit," Mr. White declared. "Indeed, I'm rather proud in having taken part in the affair."

"You're a real sport all right,"—with spasmodic familiarity—"I beg your pardon, I mean——"

The old gentleman was pleased with this outburst. It was so genuine—and, he hoped, so true. But the bank clerk still lingered, and seemed to have something yet on his mind.

"Mr. White," he said, after a pause, looking squarely at him, "I don't want you to think that the bank sent me here——"

"Tut, tut," came the interruption; "I think no such thing."

"But," Ed continued, "the manager took me to task for running about the office like a kid——"

"Did you explain about Watson and the foul?"

"No, I—you see, it was my fault and—well, we don't talk back to our managers, Mr. White."

The elder man regarded him steadily and Ed's eyes

sought the floor, momentarily—but long enough to notice that one of Mr. White's feet was bandaged and tucked away in a particularly capacious carpet slipper.

"You see, sir," he went on, raising his eyes again, "your account—they value it—ten times my salary——"

A good-fellow's hand rested on his shoulder.

"Don't worry about that, my lad. I was in a bad humor today, and—as a matter of fact, Gray, you tramped on my corn!"

Ed's expression, now painfully concealing a laugh, was more eloquent than words to the sportsman of another generation.

"I was half sorry I talked as I did to your manager, at that. He's a fine man. And—and by Jove! you've given me a splendid excuse for re-depositing that marked cheque. A fellow has to have an excuse, you know; he can't come out honestly and acknowledge he was hasty. That would never do!"

While Ed was marshalling sentences to help convey a fraction of the gratitude he felt, a form passed along the hall, and Mr. White hailed one of his daughters.

"Emma," he called.

A girl perhaps ten years Ed's senior entered. She

was the type of woman whose dress doesn't matter—even to a lad of eighteen.

Her father introduced them, and Ed thought her voice was of just the right quality for a golden drawing room.

“Won't you stay to dinner, Mr. Gray?” she asked.

He declined, with thanks, but accepted her invitation to spend the evening with them at some future time; and when she took his hand in parting he experienced a dizzy sensation quite new to him. This girl, he thought as he walked homeward, must surely be the nicest of a nice family.

CHAPTER IV.

SENTIMENTAL ED.

When Ed arrived home he found the domestic order somewhat reversed. His father was washing the supper dishes, and Mrs. Gray was not in evidence.

"Where's mother, dad?" he asked, not only because he wanted to know but because he was anxious to smother recollections of the supper-table in commonplaces.

Mr. Gray, apparently, was also glad to bury the hatchet.

"I think she's lying down, Ed," he replied, beginning to whistle a tune; a tune that would indicate that he enjoyed "doing" dishes more than almost anything else in the world, and had chosen that occupation of his own free will in preference to a smoke.

The son stole upstairs and found his mother smiling to herself in the sewing-room; but he very much doubted that she had been there any length of time. She had, he felt sure, retired to that unsuspecting place on hearing him enter the house.

"Well, I'm surprised at you two kids," he declared. "This is the first time it's happened, to my knowledge."

Quite embarrassed, she waved the matter aside, and asked him where he had been. He told her the whole story, omitting, however, to mention Emma White.

"Now," he said, "let's go down and get dad's goat."

Although goats were not associated with men in Mrs. Gray's day she understood what the boy meant, and accompanied him down to the dining-room, where the male parent was just finishing his job.

"Dad," said Ed, winking at his mother, "I've just accepted mater's apology for acting like she did at the table, and now I'm ready for yours."

"I accept YOURS," was the quick reply. "Oh, by the way, your mother put a platter of hot stuff in the oven for you."

A little later they were together in the parlor, each waiting for someone else to broach the subject that was uppermost in the minds of all three. Ed proved the bravest.

He reviewed his three months' banking experience, summing up the knowledge he had gained, and dwelling on the lessons he had learned; met his father's arguments with arguments that appealed to his

mother; and, while he didn't convince Gray Sr. of the superiority of banking over a profession, convinced him that a certain young man had made his choice and would stick to it.

"I'm through," Gray told his wife after they had retired.

"Thank heaven!" she murmured; aloud she said: "With all your faults, Peter, you are a very considerate man." Peter grunted, either to show his disapproval of flattery or his disgust at defeat.

Edward, in his bed, was reviewing the events of the day. It was difficult for him to realize that so much had happened in twenty-four hours. He made a list of the leading incidents on an imaginary blackboard above the foot of his bed, and tried to set them down according to their relative importance; at length deciding upon the following arrangement:—

- . Talk with the Manager
2. Interview With Mr. White
3. Settling Dad
4. Call Down From Accountant
5. Beating Up R. Watson

A thorough analysis of this list as it stood left it intact. Ed had no hesitation in giving his talk with the manager first place. He could still see the flip of that hand, dismissing a matter that meant thousands of dollars to the bank, and could hear still the quiet

philosophy of a masterful personality, a philosophy that submitted to the inevitable but at the same time threw up bulwarks against coming contingencies. Edward did not think in these words, but he thought in this manner.

His first desire for power, legitimate power, had come to him. He wanted to be such a man as his manager; not that he might have a home like his manager's and a diamond tie-pin, but for the sake of the intellectual, the moral, possession. Our hero had given birth to ambition.

A rather unpleasant thrill passed through him as he thought of the uncomplimentary things the accountant had said to him; but following this shadow of discouragement came a bright warm wave of hope. It was evident that at last his superiors were taking him seriously! He was no longer merely a hockey-player. They were now judging him on his merits as a banker.

Ruling two imaginary red-ink lines beneath the list, he rolled over on his side and heaved a sigh of satisfaction. But he did not go to sleep for a while. His subconscious self was calling him names for omitting a certain event from his catalogue of events.

"But that was a sentimental one," he answered, "and had therefore no place on a business list."

"Yet, you were very much inclined to give it first, second, third, fourth and fifth place, weren't you?"

"You're crazy. Why, she's much too old for me."

"Nevertheless, Eddie, there is something about her that does not recognize age, and you know it. She has a power over you that no woman, to date, has been able to exercise. What are you going to do about it?"

"Aw, go to sleep,—I've had a hard day."

One of the first things E. Gray, Banker, did at his office next morning was to consult the M—Z ledger; and he found that J. J. White's business was "Real Estate & Brokerage."

"Hey," said Sack, "lay over; I'm out in my balance."

"How much?" asked Ed, determined to be interested in everything about the office from now on.

"Thirteen fifteen," replied the ledger-keeper. "But what do you know about differences?"

"Not much," was the humble retort; "but you might call me up next year at this time."

Sacks laughed his skeptical laugh.

"That's what they all say," he philosophized. "You've got to the stage of maiden ambition. It will last a month or so, maybe more; but not a year. A year from now you'll be a time-killer and a salary-kicker like the rest of us. Your main occupation will

be dodging the accountant and your chief delight cursing head office. But say, if you really want to know how a ledger's handled, you can help me call off tonight. What do you say?"

Ed readily agreed, and Sack offered him a cigarette.

"No thanks, Charlie, I'm trying to put off the evil day."

"What do you do to pass the time?"

"Toronto's my home, you know. Lots of things to do. Saw wood, sift coal——"

"Cut out the dialogue," said a gruff voice behind, and Ed turned to meet Mitchell, the collection man. "I've got a bunch of bills that would choke an ox. This the fourth of the month and here's you having a sleep on a ledger."

The remark was addressed to Edward, who, before he thought, had half a sentence of retort out, but he broke off apologetically and showed alacrity in obeying Mitchell. As he passed the accountant's desk on his way to the outer office he noticed that Mr. Cary and the manager were in conversation. The former called him back.

"Mr. Gray,"—it was the manager who addressed him, "one of our best customers has just been in and gone again. He's standing in front of the bank now. I don't think he would like to see you peddling drafts.

Mr. Cary will put you on a higher post this morning."

Thus came E. Gray's first promotion.

When his co-non-workers, juniors No. 2 and No. 3, found him puzzling over the "supplementary," they employed sarcasm of the most blighting kind.

"Me for the basement and a pull at the pipe," said No. 2.

"A rotten kind of a deal, and on the fourth of the month, too," added No. 3.

But a timely roar from Mitchell sent the two waywards to duty.

On seeing that No. 1 did not move the collection man came over. "What's the idea?" he asked.

Ed explained about his promotion. Mitchell snorted, and returned to his desk speechless and in evident disgust.

Why was nobody glad? Ed asked himself, looking at Mitchell's back the while. Other questions followed. Why was a man of Mitchell's age and experience handling the humble post he did? Could it possibly be because of the very disposition he had just manifested toward success? Why did men like the manager get where they were? Was it not because they LOVED success, instead of scorning it?

Sack walked toward the corner of the first paying cage, and Ed sent a question after him, too. Why was it that he never had a good word to say for his

work or his employers? Was it because he took pleasure in thinking himself a failure, and, as he himself had hinted, dodging things—opportunities included?

With pondering over such matters and worrying about the supplementary Ed put in quite a sober morning. For the time being he had forgotten that rinks and hockey-sticks existed. After all, did not ice melt and sticks break? Whereas, pens lasted for years and ink was being manufactured all the time. Cash books and ledgers lived forever, and would tell business tales to future generations.

In spite of the seriousness of business to a chap who has recently resolved to succeed, however, one has to eat. Usually a number of the boys chose the basement as a dining-room when they felt they could not spare the cash for a lunch outside. Occasionally Ed joined them. To-day he did.

The conversation turned around a newspaper report to the effect that an effort was being made in town to start a Bank Clerks' Union.

“That’s what I’ve been advocating for years,” declared Charlie Sack, who had persuaded the A — L man to watch both ledgers for a while. “It’s the only thing that will free us from the tyranny of our oppressors.”

"He talks like a Russian Nihilist," remarked the discount clerk.

"The old cry," retorted Charlie. "Every time anybody starts something new you'll find a lot of knockers ready to raise an old cry."

"The fellow who stands up for his employer isn't a knocker, is he?"

"Not to his employer; but he may knock other things just as good. What have you got against a bank union?"

"Nothing; only it's been tried before and proved a failure."

"That's no reason why we should give it up," returned Sack.

Ed was getting interested.

"But what would the object of the union be?" he asked.

"A business association that could cope with The Canadian Bankers' Association," replied Sack; "raise salaries, and all that sort of thing. We'd make the banks listen to us."

"Fine!" exclaimed a junior man, enthusiastically. "That's what we need. I'll go in on it, fellows."

The discount clerk laughed behind a piece of pie.

"There'll be a missing ledger-keeper around here if Cary drops in on any of this talk," he said.

Sack's eyes dilated and he took a savage bite at a sandwich.

"What business is it of the bank's if we want to form an association of our own?" he demanded. "Is it against the law?"

"I suppose not," answered the discount man; "neither is marrying a girl you don't love. But both are inadvisable. If you can show me where joining a bank union is going to make me a better banker I'll not only join one but help start one."

"It may not make you a better banker," grinned Sack, "but it will get you more salary; and that's what we're all after."

Ed was mustering courage to say a few things himself when the assistant-accountant came into the basement, and was, innocently, the means of converting one or two anarchists into hockey enthusiasts.

"The season seems to be about over," Sack observed. "How do you like the spring breezes, Eddie?"

Ed liked them all right.

"I haven't seen anything of Watson to-day," said the cash book man, who had listened in silence to the bank union talk. "What hospital did they take him to, Eddie?"

"I saw him," the junior who had previously spoken confessed, "just after the bout, I guess it was. He was all messed up, but had a swell chicken with him."

"Couldn't have been very badly hurt then," said Sack.

"No," Ed put in, "I don't think I damaged him much. Gee, I was mad, though."

"Wouldn't have thought it was in you, Gray," said the discount clerk—"I mean the fighting demon. Of course, hockey—that's different. I'll bet he's laying for you in the next game, though."

"Gray," called someone from the other end of the basement, "you're wanted upstairs. A young lady. Wipe off your chin and hurry up."

It was Nora Dell, and smiling too. Ed was at a loss to understand her amiability. He had been looking for trouble from that quarter.

"Having a few in to-night, Eddie," she said, "and I want you to be sure and come."

"Me?"

"Surely. Did we ever leave you out of anything?"

"No; but am I only invited because I'm a habit with you?"

Whereat she pouted and he apologized. But still he was puzzled at her sweetness of manner. Certainly she could not have forgotten the alley episode. What had Bob said or done to make her forgive his assailant so readily? The mystery connected with this invitation to Nora's latest party gave it additional interest, however, and Edward took extra pains

in dressing that evening, incidentally forgetting all about his promise to help Sack find a balance.

He expected to be greeted, on entering Dell's living-room, with a cold stare and a black eye; but R. Watson seemed to be missing. Nora saw her old school chum looking around inquisitively.

"Haven't I invited the right girl?" she asked, significantly.

"You certainly know how to pick them," he replied, readily, and was pleased with his presence of mind.

"But you seem to miss someone," she continued.

"I do," he admitted: "I'll tell you about it later."

The company was known to Ed. He felt at home with all of them. A number of the girls were old school-mates, three or four of them even (unwittingly) old sweethearts. If schoolgirls only knew how often and how much they are adored! Even yet Ed liked to talk with some more than others. Occasionally, while doing so, he felt Nora's eyes upon him, and continued to procrastinate the unveiling of the mystery for the sake of the present enjoyment.

But by and by they were together, apart from the tangoers. A screen half hid them from view, and smothered their voices.

"I'm waiting," she whispered, "for you to tell me something."

He tried to affect ignorance of her meaning, but she intimated that she saw through him as easily as though he had been a pane of glass.

"It's about Bob," he finally surrendered. "And do you know, Nora, I've had a sneaking hunch that you brought me here to-night to get revenge. When I go out that door I fully expect to get hit with a short piece of lead pipe."

Nora gave him to understand she was shocked at his estimate of her and drew away from him with a dignified movement. However, his grin melted her iciness, and facing him with a vivacious sparkle in her eyes she said:

"Oh Eddie, do tell me about it. I would have given the world to have been behind the fence."

He regarded her in genuine surprise.

"Surely you are not the harmless little Nora Dell I've known all my life! When did you develop this bloodthirsty disposition? Or have you had a lovers' quarrel with Bob?"

She drew herself up as she had seen actresses do on the stage.

"Oh, I see," he laughed. "You've tired of him, eh?—as you tired of Billy and Joe and—me?"

She told him he was not nice.

"A fellow," she declared, "turns a girl down and

then says she did it. That's cowardly, Eddie Gray, and not worthy of a good hockey-player like you."

Ed imagined, for a moment, that he had just put on his heavy woollens for the winter; but looking up his sleeve saw his mistake and attributed the sensation he felt to something else. Nora had dropped her lids, but was gradually raising them until now they uncovered an expression that he had not seen in her eyes before.

"I never did turn you down," she averred, not only meeting but overthrowing his gaze.

"What did it?" he said to himself. "I don't believe it," he said to her; "but I hope it's true."

A waltz, that somehow made E. Gray think of mercury, had been put on the victrola. Nora saw that it was making his toes tickle and he saw that she saw it. There was nothing to do then but to ask her for the dance.

As they spun around, hesitated and glided Edward felt sympathy for Nora's Bob growing on him. It was a cave-mannish trick, that alley pursuit. Bob should have been locked in Nora's arms instead of him.

"I wish I could exchange places with him, wherever he is."

He bade this wish be gone, but it mocked him.

"Something or someONE has spoiled you for Nora Dell."

“Now look here, oh my heart!” he muttered—
But Nora suddenly interrupted.

“Don’t you like to talk when you are dancing, Eddie?” she asked.

“No,” he replied, smiling sweetly, “my tongue seems to get all tangled up with my feet.”

CHAPTER V.

GORDON AND SACK.

On leaving Dell's, after the party, Edward was not met, as he had said he expected to be, by a piece of lead pipe; but by Claude in company with Bob Watson. They had both dropped in on a sociable bar-tender somewhere and apparently spent some time with him.

"Hello there, Banker," Claude hailed, "first time I've seen you since your demise. I say, Bo, why didn't you go into a real business?"

Watson told him to hold his tongue. "You're d-drunk," he declared, laughing immoderately.

They stopped Ed, each catching one of his lapels. Claude apologized for what he had just said, and Bob expressed his regret at having taken part in the alley episode. But the thing uppermost in the minds of both seemed to be the fact that they had not arrived before Nora's guests dispersed.

"Why," mourned Watson, "we were to be back at nine o'clock, Claude. What on earth will Nora say?"

The brother seemed almost as terrified as his friend.

"I can't stay with you all night now," continued Bob. "Eddie will have to take me home and that's all there is to it."

Glad to atone for the black eye he had given to the R—— Banker, Edward agreed. But he could not get interested in Robert's conversation en route. He was thinking of Nora. She had been expecting Watson all the time then! And her sweetness to him (Ed) had been the result of pique at Bob's delay. Ed came to the conclusion that her amiability in the bank had been what he originally thought it: the bait for a trap of some kind.

Yet, strange to say, now that he believed her to be toying with him he began to like her again. It may have been his youth, or, more likely, the streak of Irish blood in him. When he suspected designs on him, as he did in the cosy corner, he hadn't even a desire to favor her with a dance; but now that he believed her guilty of duplicity he could have held her hand and enjoyed it. Alas! Edward was a sentimentalist. But, then, what male is not? It is the women who are hard-hearted and steel-willed.

When his mother, next morning, asked him how he had enjoyed the party he confined his answer to praise of Nora, but intimated that she was a flirt.

"First signs of jealousy," thought Mrs. Gray; "fine!"

At the front door of the bank he ran into Charlie Sack and it occurred to him for the first time that he had broken his promise to help the ledger-keeper "call" his ledger.

"Oh that's all right," said Sack, in answer to his apology; "I didn't work myself. Had something else on,"—mysteriously; "may tell you about it some-time."

During the morning's work Ed was looking for a book in the front of the office when he overheard Cary and the assistant-accountant discussing someone in low tones. With the egotism of all supp. men he thought they were talking about himself and stopped a moment to eavesdrop. Then he heard the name Gordon and knew it was the paying-teller of whom they spoke. "He'll get there yet," the accountant remarked; "I wouldn't be surprised to see him a city manager some day."

Over his work the supp. clerk wondered about the paying-teller. What was it about him that gave his superiors the impression they evidently had? Ed rested on one elbow and stopped work to stare admiringly at the figure in the first paying cage. Turning Gordon caught his eye.

"Eddie," he called, "are you very busy?"—and without waiting for an answer—"I wish you'd give me a hand here for five minutes."

The newly promoted one was glad, he said, to be of any little service. As a matter of fact it flattered him to think that Gordon trusted him among the stacks of bank-notes.

"I hear you've gone into pugilism," remarked Gordon, with a grin, as they worked side by side.

"Made it up last night," Edward said. "He was soused and I piloted him home."

Gordon laughed and spoke of good Samaritans.

"It strikes me, Eddie," he continued, attending to customers the while, "that you are inclined to do original—not to say romantic—things. I heard about your trip up to J. J.'s."

"Where?"

"You know,"—and Gordon grinned—"the gentleman you knocked down in the chase?"

"Oh yes, Mr. White." Ed wondered for a moment at Gordon's familiar use of the broker's initials; but suddenly remembered that the teller was going to be a big man some day and was entitled to be on intimate terms, therefore, with such good customers as Mr. J. J. White. Besides Mr. White was a most democratic man and in his numerous visits to the first paying wicket must have established very friendly relations with the genial paying-teller.

"I want to tell you, Eddie," said Gordon, "you're on the right tack when you begin using your brains

in this business. So many of the boys are satisfied with running the adding machine and arriving at balances that it leaves an open field for the really aggressive chap. Now that little stunt of yours the other day meant more to the bank than the services of a dozen mere clerks for three hundred and sixty-five days."

"Oh," replied Edward, not quite sure of the teller's sincerity, "Mr. White would have come back anyway. He's a great sport."

"I'm not so sure of his coming back. He's a jolly old gentleman and all that, but he's rather eccentric. Your going up there as you did made an awful hit with him——"

Ed looked up quickly, interrogatively.

"——apparently," Gordon added, with a faint smile. "You know, Eddie, men are human—especially good businessmen. They have all their little peculiarities, and these have to be taken into consideration. It is Mr. Ream's—our manager's—knowledge of human nature that makes him so valuable to the bank—that and other things. He knows how to——"

"Handle people?" suggested the junior, thinking he was making a hit.

"I was going to say 'treat,'" corrected Gordon; "the other sounds too much like the hot-air expres-

sions of promoters. . . . You know, a lot of the boys have no more idea what qualifications are necessary for the successful management of finance, than an oyster has of the value of a pearl. It isn't a matter of figures and mechanics, but of thought. Imagine how Sack for instance, over here on the ledger, would swear if any of us advised him to study up a little psychology for the value it would be to him as a banker? And he isn't the only chap in this office who stands in his own light. It strikes me that nine-tenths of them are doing it."

Ed could not help feeling gratified that a coming city manager should talk to him like this: not much like his flippant remarks of two days previously when he issued the invitation to "come again and spend the week-end."

"I hope you won't think I'm wishing a lecture on you," Gordon added. "I just wanted to give you a tip that there are better things waiting for you than for the majority of these guys if you'll stay busy. I KNOW. . . . Oh, say, Eddie, how would you like to take in the R—— with me to-night? A newspaper friend gave me a couple of passes. 'The Dancing Dolls' is on."

"You'd better take a member of the fair sex, Gordon."

"No; they're all busy to-night. My sweetheart de-

manded a week's rest just yesterday, and the once-in-a-whiles all seem to have forsaken me for safer and more alluring prospects."

Realizing that the teller was in earnest, Ed accepted his invitation with thanks; and again felt flattered. The clearing having come in by now he took charge of an adding machine and with every pull of the handle congratulated himself on having faced the music that day he ran against Mr. White.

When lunch-time came the "basement-gang," as Mitchell called it, began to assemble. Ed was among the first to arrive on the scene, and he again assumed the unheroic role of eaves-dropper. Charlie Sack and one of the cash-items clerks were whispering in a corner.

"But for heaven's sake don't let it get out," Sack was saying. "It's a big thing, Jack, this union, and we can't take any chances of losing. We had a long session last night."

"You can depend on me," replied the C-man, who had been in the bank five years and still found himself a mis-fit. "But how about your ledger—is Cary wise that you skipped last night?"

"No—the devil with Cary. We bank clerks shouldn't have to work nights anyway. We don't get paid for that."

Ed cleared his throat to warn the conspirators that

they were being overheard, and pretending not to notice him they went on to speak about the M — Z ledger, speculating on the possible location of the error that was (not) troubling Charlie.

It was a busy afternoon. Even Gordon dropped his ordinary banter with customers, and something else—he was to discover later, and applied himself to the moneybags. The supplementary man had his first taste of real work in helping balance the “clearing,” which showed a shortage of one cent. The excitement of tracing that one recalcitrant copper was almost as great as following a puck down a sheet of bad ice.

The tellers were late in balancing, and Ed found himself very much in demand. Four of them wanted to “tick off” with him at once, but he was “out” an incredible amount himself and almost lost his temper with the “second receiving.”

“You’re a bum supp. man,” this chap volunteered; and before six o’clock Ed had concluded he was. He was still worrying over his book when Gordon came along, with his hat on.

“Having your troubles too, eh Eddie?” he observed, rubbing a hand over his tired eyes, and yawning.

“Yes; I can’t seem to make any headway. I’ve got so far and just feel as though I can’t get any further. My head’s ready to bust.”

Gordon took off his hat and lent a hand, finding the cause of the trouble in less than ten minutes. While Ed was thanking him Mitchell came along.

"I hear you dropped two hundred," said Mitchell. "Is that right, Alex?"

"I'm afraid it's gone all right, Billy," replied Gordon, putting a rubber band around the supplementary vouchers.

"Too darn bad," returned the collection man, passing on.

Ed turned to the paying teller with a pained expression on his face.

"You don't mean to say you lost two hundred bucks!" he exclaimed.

Gordon nodded, and half smiled.

"Gee! . . . You won't be feeling much like a show to-night. We'd better postpone it."

"No chance! I'll need a little amusement this evening more than I have for many moons. My last loss on the cash occurred three years ago."

"How much was it?"

"A hundred and twenty-five. I think I paid out twenty-five tens instead of fives, that day. My own fault, too. A fellow should always mark on the back of cheques the number and denomination of notes paid out."

"Did you do it today?"

"Yes, but I was careless in other ways."

They left the office together and walked toward Yonge Street, the teller echoing a tune picked up from a nearby hurdy-gurdy.

"You don't seem to be worrying much over your loss," Ed observed, his mind still upon the missing money. "I should think it would make a fellow feel like quitting."

Gordon looked at him and smiled.

"Eddie," he replied, "this is a queer sort of world. It seems to do what it likes with us, but in reality it only stands back and looks on while we, ourselves, do the acting. When anything unfortunate happens to me I try not to sit down and curse Luck, but to find the cause of the trouble; and usually I can trace it to myself. I'm not worrying over my loss to-day because it has taught me a lesson. It was coming to me, Eddie. After three years of smooth sailing, I began to feel that mistakes were beyond me. I'll be careful now, for at least five years. That is to say, it's going to cost me forty dollars a year for a valuable course of instruction: not so very expensive when you look at it in the right way, eh?"

The supplementary man was impressed; but it was not his nature to resign himself to fate like that. His brain was trying to figure some other way out of this misfortune.

“Haven’t you the faintest idea who you overpaid?” he asked, after a pause.

“None in the world. You don’t quite appreciate the size of my cash-book, Eddie, I’m afraid. There’s my car. Meet you in front of the theatre at eight ten.”

Ed boarded his own car and yawned for twenty blocks or more. He was thoroughly tired and ashamed of himself for being so.

If the supplementary did that to him what would the cash items, one of the ledgers, or a “box” do? Looking ahead he saw a sea of figures, himself in the midst of it, struggling for a place on the crest of a wave. Yet he was not discouraged: the vision roused his fighting blood.

He did not mention the teller’s loss to his parents at supper. Instinctively he was learning one of the chief secrets of business success: not to talk too much. He knew that the incident would further prejudice his father against the banking business and perhaps inspire fears in his mother. Not understanding the circumstances they would, as the public often did, charge up the mistakes of the individual to the institution.

“This, I suppose,” said his mother, as he stood before her dressed for another evening’s pleasure, “is the aftermath of last night?”

He knew she was thinking of Nora, her favorite, and was sorry to disappoint her; but he thought the fact of his going out with a real live paying-teller ought to help some.

“You’re going up in the world fast,” she smiled. “Next thing we know they’ll be moving you way from us.”

Mr. Gray blew a heavy cloud of smoke, but being a Scotchman and, as he thought, unsentimental could not see his way clear to make a remark.

The bank men were in their seats at the theatre ten minutes before the curtain went up and Ed took advantage of the opportunity to mention a matter that had been troubling him a little.

“Why is it, Gordon,” he asked, “that a fellow’s head gets so muddled up on a simple job like mine? There’s really nothing to that supp. book and yet it worries me a whole lot. When you came along today I was on the verge of tearing my hair, and all the time my difference was staring me in the face.”

“You’ll get used to it, Eddie,” he laughed. “Don’t be impatient. Take things easy on the start. There’s a knack in clerical work, but it only comes with time. When it does come the average fellow stops, thinking he has reached perfection; as a matter of fact he is just beginning to be a businessman. The first essential to successful banking is accuracy—but it is ONLY

the first. The second essential is to realize that you know nothing—and begin to wise up. The third—well, there are a lot more. No end to the knowledge a regular banker should have. But how many have it?"

"Do you study much yourself?" The question was not a challenge and Gordon did not take it as such.

"Not as much as I should. Since coming to Toronto I really haven't had the energy. When a fellow gets through that box of mine he doesn't feel like poking his nose in a book. Out in the country towns, though, I did a heap of studying—and now I feel the benefit of it. Every bank clerk should have three or four years in small branches. There he has a chance to forget he is a clerk and remember that he is a banker. But how many of the boys take advantage of their opportunities in the country offices? They prefer to spend their spare hours rivalling the village barber as a local sport, playing rummy, pool and—and the devil with the girls."

If Gordon seemed old-fashioned and stern to Ed while speaking thus of bankboys and banking, the impression was removed a moment after the curtain rose.

"That's what I call a real chorus," said the teller, with enthusiasm. "The leads will have to come strong. Here's the comedy guy now. Notice the way he's made up, Eddie? Not much grease, good facial

expression. Follow that new fox trot step they're beginning?"

"Right up to date," murmured Ed, thinking not of the show but of his companion. "I guess his country study didn't hurt him any, and he doesn't seem to have suffered from the village barber's rivalry either."

During intermissions they talked of the performance. Business was forgotten. But later, as they sat over a cup of hot chocolate, a scarcely audible sigh from Gordon's chair elicited a remark from Edward that proved he was still dwelling on the day's work. "Cheer up, Gordon,—your cash will probably be over tomorrow."

"Oh," smiled the teller, "I wasn't thinking of cash. To be perfectly truthful, though, I WAS thinking of diamonds. I'm afraid poor Emma will have to wait another three months for hers."

Then it struck E. Gray that Emma White was Gordon's sweetheart. That accounted fully for the teller's intimacy with Mr. White's initials.

A very appropriate match, too, Ed mused; but somehow or other he could not be enthusiastic about it. His dream-girl had been snatched away from him, over a cup of chocolate, and the sensation was not entirely pleasant.

CHAPTER VI.

A PLEASANT SURPRISE.

For several months following his last hockey-match, E. Gray, banker, had a hard enough time of it. Although mathematics had been his favorite subject at school, he found it hard to get through the routine of a bank office without mistakes. By autumn, however, he had passed the "supplementary" stage and was writing cash-items.

But he was not a cash-item clerk so much as a junior utility man. By request of the accountant he had obtained the ubiquitous post, "to get next," as he put it, "to the general run of things."

"We don't usually give that job to so inexperienced a man," Mr. Cary said; "you ought to know the works first."

"I'll learn it. The boys say it's the worst post in the place and tell me I can't touch it."

"You can't handle it properly, Gray, but if you really apply yourself there are a lot of things you can learn as a junior utility man. Remember, though, the temptation to loaf is very strong."

Nevertheless the accountant had no cause for complaint as time went on. Rather, he took occasion to mention Ed's development to the manager.

"There are boys," said the latter, "who haven't got it in them to fail. I think this lad is one of them. It is a pleasure to help his kind along."

"His father," returned Cary, smiling, "had high hopes of his falling down at first. I ran across him yesterday and told him how Ed was succeeding."

"How did he take it?"

"Oh, philosophically. It struck me that he was concealing a certain amount of paternal pride."

"Naturally. His attitude toward the banking business is evidently something like that of the general public; inclined to knock, but proud of it at heart."

Ed was often twitted by his desk-mates for taking the work so seriously; sometimes they went so far as to call him a (qualified) fool. But the accountant (who notices everything) noticed that when any of them were in a hole they usually called on Gray, for what assistance he could give.

"Well," said a teller to him one day, "the hockey season is on its way again, Eddie. I suppose you've got your skates all sharpened up, eh?"

"Afraid I haven't, Tom."

"You don't seem very enthusiastic. Not going to quit the game, I hope?"

“Three months is a long time to look ahead—in the banking business.”

The teller laughed.

“Yes,”—he spoke with unnecessary sarcasm; “hard to say where YOU’ll be in that time. Maybe assistant G. M. or something.”

Ed looked after him as he crossed to his cage and wondered, not for the first time, why bank clerks hated to see each other get along.

That night the same teller accosted him as he checked over some items for the cash-book man.

“G——, Eddie,” you’ll kill yourself. Why don’t you let these guys dig themselves out?”

“Last night it was YOUR cash book I introduced the electric light to, Tommy. When I start a thing I like to go through with it.”

The accountant had come up behind them. He was tired and glad to relieve the tension of his nervous system by properly calling someone down.

“I wish to heaven we had more of you around here, Gray. We’d need about a dozen, I think, to keep these tellers on their jobs.”

Tommy colored, pecked at a corner of the cash book, cocked one eye up at the clock, made an indifferent move sideways and hesitating a moment out of respect for the accountant, shuffled off. Ed turned to Cary.

"Pardon me, Mr. Cary, but some of these boys think I'm playing to the grandstand, and these compliments of yours get me in wrong with them. Could you arrange to give me a call, occasionally, do you think?"

The accountant regarded him steadily a moment, to make sure he was serious, then, observing that he was, broke into a laugh that attracted the attention of Gordon, still at work in his cage. Such a laugh from the rather anaemic Cary was out of the ordinary.

"You're a funny one, Eddie." The accountant unconsciously lapsed into what might be called "hockey" familiarity. "But on the level, I think you ARE overdoing it—just a little. Not that it matters to me, or that it's any of the boys' business; but you'll wear yourself out. Take things easier. You certainly haven't got the color you had six months ago. Let Maynard do his own work"—pointing to the cash book. "Where is he now? Down cellar having a smoke, I'll bet. Come, cut it out for tonight."

Cary moved toward Gordon's cage and stood whispering and laughing with the paying teller. An odd word that came to Ed's ears convinced him they were speaking about the junior utility man. Ambition swelled in his breast, and he was glad his complexion had faded a little.

Gordon called him over.

"You play the piano, don't you Eddie?"

"A little. Not much on the ragtime, though. Mostly semi-classical stuff. Why?"

"Come up to the flat tonight. Mr. Cary's going to bring his violin over. I have a cracked clarinet myself. The neighbors have had nothing to complain of so far: it's high time I advertised myself as a regular bachelor."

Ed was not only delighted but mildly overwhelmed. In spite of the accountant's advice, however, he stayed with the cash book half an hour longer, and was just about to go home when Charlie Sack hissed at him from a poorly lighted corner of the office.

"Pst!"

Ed thought it was one of the radiators at first, but a repetition of the sound caused him to investigate, and he found Sack and two other clerks with their heads together under cover. The ledger keeper was spokesman for the council of conspirators.

"Charlie," he began, "we've decided you're sport enough to keep this thing to yourself. Whether you're favorable or unfavorable we count on you to keep it mum. You overheard us hatching this business up several months ago, didn't you?"

"You mean the bank union?—"

"Sh! Not so loud. This office has ears. . . . Yes; and we thought we'd better come right out frankly and tell you about our organization. We

figured that when we explained it to you, you'd not only not go and misrepresent us but would join. But first, we want you to promise that you'll keep what we tell you under your hat."

"I promise."

"Very well then. We've got it going, Eddie. I'm secretary. The president is a secret. The fat is in the fire, and inside of three months you'll see such a stir as there has never been in the history of Canadian banking. We'll have members in every office, and in less than a year's time will be negotiating with representatives of the Canadian Bankers' Association for bigger salaries and less work. But what we need right now is the moral support of fellows like you. Eddie, we want you to come in with us."

A brief but awful silence reigned.

"I don't quite get you, Charlie. Are you doing anything against the law?"

"Certainly not. Our society is legal and what's more—

"Then," Ed interrupted, "why are you working in the dark?"

"My dear boy, we're not doing anything we're ashamed of. But we've got to be cautious on the start—until we get a good membership. The bank could fire twenty of us quite easily, but it couldn't let two hundred go. Get me? As soon as we have the mem-

bership we can come out and declare ourselves. Then we fellows who had the courage to start the thing will be recognized as leaders!"

"I don't know as I'd care to be a leader, Charlie." Ed felt a smile percolating through his skin. "In fact, being only a junior man, I feel as though I'd better hold back a while. If your union is going to be such a good thing why don't you talk to boys of five and ten years' experience? They'll see the point quicker than I can."

"They're afraid of their jobs, Eddie. The longer they're in the bank the more scared they get. A lot of 'em can't do anything else but crawl over the pages of a ledger. But with young chaps like you it's different. You could easily get into some other line of work if fired."

"You talk like my dad. But I don't want any other business. Banking is just going to suit me. I like it, and—and I intend making good."

"Yes, you will." There was a note of disdain in the ledger-keeper's voice. He was beginning to scent the loss of another prospect. "You'll make good like a lot of others. The bank 'll sweat all the blood out of you, then cut your salary and throw you on the dump."

"Maybe," replied Ed, thoughtfully, and added:

"if the the dump's what I've fitted myself for. But I'll take a chance of that, Charlie."

He started to move away but Sack caught him by the sleeve and in a tone of sudden anxiety adjured him to "keep mum."

"Sure, I won't say anything," he again promised. "I've nothing against you, Charlie, or your union either for that matter; but I prefer to stay out of it."

When he had gone the ledger-keeper turned to his companions and delivered himself of a lecture on the Lack of Independence and Spirit among Bank Clerks. "They're a bunch of jelly-fish. No eyes, no brains, no gizzard; nothing but a flabby stomach. But don't get discouraged, fellows; we'll show them all yet. When our society is rich and strong they'll come whining around begging for a membership ticket."

At a transfer corner, on his way home, Ed encountered Nora Dell waiting for a car, and greeted her warmly.

"How do you do, Mr. Gray," said she, uncommonly distant.

"What's the idea?" he asked, grinning.

After making a brave effort to keep on her dignity she burst out laughing and he joined her.

"Seriously, though, Eddie," she told him on the car, "I've missed you since you transferred your

affections to that stenographer in the Lumsden Building."

"Why she," he began—"what do you know about her?"

"I've known her for years. Toronto's not New York, you must remember."

"It's not serious, Nora," he assured her. "I haven't been out with her for a month."

"Who, then, is the present craze?"

"Nobody. I've been taking a holiday. Would you care to spend one with me yourself—now that Bob is moved away?"

She gave him a smile of admirable frankness and reminded him that his attentions had always been acceptable.

"All right," he promised, "I'll call you up—some time."

Which is the commonest and easiest way out of those predicaments for which street cars are so often responsible. He felt like a coward in making the promise, and marvelled at the perverse devil in him that always craved the inaccessible only to turn against his desire the moment there was a prospect of gratifying it.

As he regarded his mother across the supper-table he wondered what she saw about Nora Dell that he could not see, and was furthermore at a loss to under-

stand how Nora could hide her fickleness from Mrs. Gray.

"Eddie, I'm afraid you're working too hard down there at the ban. You don't look very well lately."

He dropped his eyes and grinned.

"Maybe I'm in love."

The father grunted. "I don't doubt it," he remarked. "Alas for the blatant frankness of this unabashed age!"

"I'm going to take things easier from now on, mother," said the son, during a brief silence that reigned after the crunching of celery.

"I wish you'd go to bed earlier, too; and drink more milk."

"Yes," he promised, "I intend to. But the accountant and Gordon and I have a little musical on this evening: piano, violin and clarinet. I won't be late though."

His mother sighed, and, when he had gone upstairs, remarked to her husband that their boy seemed to be drifting away from home. With Scotch contrariness Peter replied that the sooner Eddie became a man and formed associations of his own the sooner they would have a grandchild to comfort them.

"No use trying to hold back the generation," he philosophized.

Mrs. Gray was usually the braver, but at times her

love for Ed made her—as men would say—unreasonable. At such times her husband spoke and acted inconsistently with his real views, for her sake.

Ed arrived at Gordon's flat ahead of Cary.

"Sit down and play us something while I finish this letter," said the teller; and Edward was still obediently playing when the accountant arrived.

"One writes to his girl," said Cary, entering with a fiddle-case tucked under his arm, "while the other fills in a sentimental musical background—and dreams of his."

As a matter of fact Ed WAS thinking of a girl, as he played,—his dream girl Emma White. Her vision had stayed with him, the more vividly after his awakening to the fact that she was Gordon's sweetheart, probably his fiancée: another tribute to the perverse demon with which he knew himself to be possessed. He was thinking of the day she had telephoned him to come up and spend the evening and of the excuse he had made. Why had he made it? He scarcely knew. In his heart he knew, and had always known, that there could never be any possibility (ay, even desirability!) of an attachment between them; she was too many years his senior, in the first place; and yet, for some mysterious reason, he didn't want to meet her again. Nor had he ever mentioned her to Gordon. So much for a Scotch-Irish temperament.

Doubtless there was something of the artist about Ed Gray. As it happened his two fellow-bankers referred to this very matter in the course of the evening.

"You play better than either of us," said Cary, "--with apologies to Gordon."

"Yes, Eddie," laughed the teller, "I didn't know it was in you. You'll have to come up here often. Why, you ought to be a mess of a business man to be consistent with all this high-brow music we've heard tonight."

"Probably I am."

"Never you mind," observed the accountant, more than half seriously, "I'll bet you'll get there ahead of a lot of them."

Ed had been waiting for him to say, "a lot of *us*."

By some mental process or other his thoughts were suddenly turned to Charlie Sack and the conspirators. Here was a good opportunity of getting the opinions of two experienced bank men. Diplomatically Ed led up to the subject, which was being more or less discussed in Toronto at that time.

Cary seemed amused at the seriousness with which Gordon spoke of the rumored efforts to form a bank union.

"Why, Alex," he said, "it's nothing but a lot of talk. A few juniors perhaps have gone out and had a few drinks together and cursed their salaries. Beyond

that, bank union is only a phrase the boys use to load a grouch on occasionally."

Gordon was still serious.

"As far as the organization goes," he ventured, "that's more or less of a joke, and I think always will be; although I'm not sure. But the thing—whatever it is—behind the idea, is worth considering. It may be only a fad, as you say; and then again it may be real dissatisfaction with certain conditions that could stand improvement. I don't refer to our bank particularly; in fact, I imagine our own ranks would be rather discouraging for the anarchists,"—he smiled. "But I've met boys who, I believe, had good cause for a kick—of the strongest possible kind."

"Then let them kick—but in the right direction."

"That's it. Just what I was going to say. If they've a strong enough punch to do anything with an organization of average bank clerks, and have a reasonable argument along with it, they've got a wallop that will make any G. M. in Canada take them seriously, without strikes, without organization."

Ed was impressed, once more, with Gordon's opinions, and the convincing way he had of expressing them. Somehow, he wondered why the positions of his two fellow-bankmen were not reversed.

Toward midnight the teller drew out a deck of

cards, giving the junior man a queer, comical look, as he did so.

"Do you play poker?" he asked.

A negative reply was forthcoming. "But don't let me hold up the game. Go ahead. It's time I was beating it anyway."

"You won't mind if I linger behind a while, Gray?" The accountant's tone was not exactly apologetic.

"Certainly not, Mr. Cary."

"You know, about once a year Alex and I have to bluff each other out of a few pennies. The fever is about due now. You'll kindly overlook our mistakes tomorrow, Ed."

There was something a trifle patronizing about Cary's manner. Ed felt it, and his regard for Gordon strengthened.

"Mail this letter for me, will you Eddie?" asked the paying teller, as the former took his leave.

One should always make sure there is a stamp on a letter before putting it in a mail-box. Edward's unruly eye caught the first line of the address: "Emma Corrin."

It was not Emma White, then, after all! The realization brought subtle elation.

CHAPTER VII.

ANOTHER, NOT SO PLEASANT.

Ed's Irish temperament began playing tricks on him. His eighteen-year-old imagination became a sophist. Why was not the impossible, after all, possible?

He recalled matrimonial instances where the wife was older than the husband, and it seemed to him that under such circumstances there was always more than the ordinary amount of affection. Particularly did he recall the case of a maiden lady who wed a profligate young sport and made a new man of him.

"Mother," he asked, one night as they sat together in the kitchen, "don't you think I seem older than I am?"

She smiled to herself, knowing he did not know that all first-lovers, male and female, of whatever generation, have similar thoughts.

"I can't realize that you are in long trousers, Eddie," she replied, enjoying the effect.

Thereafter he was silent about his age; but a little mirror in his room could have borne witness to the

fact that he inspected an incipient moustache at least twice daily.

However, he did not go so far as to call Emma White up. That would, he felt, have been showing his hand. Half the pleasure of worshipping her was dependent upon never seeing her. Whether it was that he feared she might not, at their second meeting, retain all of her divinity, or that he was afraid of some sentimental outburst on his own part, would be hard to say. He didn't know, himself. But, providing he let Fate do the acting, he felt sure a happy climax would be brought about. Some day, while paddling alone on the autumn-bordered Humber, he would meet Emma coming from the opposite direction in her own canoe, alone; they would look into each others eyes from a distance, then, as she came nearer, the years would fall away from her, his own beard would shoot out, and everything would be over but the shouting.

At times he lost faith in this rosy vision and cursed himself in "darns" and "blames" for being such a fool, but something always happened to bring on a fresh attack of the sweet malady, with those charms he found it so hard to resist.

One day he stood gazing through Gordon's wicket while his amateurish fingers recuperated from the strain of counting a thousand new "legals," thinking more strongly than he had for some time that he was

indeed an ass; when his eyes beheld a graceful figure in the doorway. Now she was advancing toward No. 1 paying box.

His first impulse was to duck under the till, but the light of a great idea saved him from so humiliating a betrayal of his secret. Where was there a nook or corner in this whole world more favorable for impressing a dream girl than the first paying cage of the C— Bank?

A moment after deciding to stand his ground, however, he discovered that Miss White had veered off toward the savings ledgers.

“Eddie,” said Gordon, from somewhere in the rear, “I wonder if I could coax you to take this clearing-cash slip over to the N—, teller 4?—it’s just across the street.”

“Sure,” Edward replied, impulsively, since this was a day of impulses. Besides, there was a certain satisfaction in dodging Emma White, seeing that she had wittingly or unwittingly avoided him and was bestowing her smiles upon a savings man.

Not until he was on the street did it occur to him that in all probability the paying teller himself liked to flirt a little with her and had hit on the clearing slip as a means of ridding his cage of an intruder. As for seeing her enter the door—every man in the office must have done that, thought Ed.

Notwithstanding the dispatch with which the clearing-slip errand was carried through there was no Miss White in the office when the junior utility man returned; but Gordon was smiling all over his face, and Edward had his suspicions. Undoubtedly that smile could only be the reflection of Emma's; none other transmitted such an enduring glow. But no; she could not have had time to interview both the savings man and the paying teller. She must have just run in and out again. "Who can tell," hinted Edward's imagination to him, "maybe she counted on seeing YOU. Girls are peculiar creatures, you know. The savings may have been merely an excuse. Buck up, my boy! You certainly can play hockey, and your manager says you will 'get there some day.' Why don't you take a chance and call her up?"

A slap on the shoulder brought him to his senses. One of the savings men, Billy Lorrimer, had delivered it.

"Eddie," he said, grinning at the effect his blow had produced, "what are you doing tonight?"

Emma White—savings man—invitation somewhere. His mind eagerly connected the three. She had asked Billy up and told him to bring Mr. Gray along. Probably a younger sister was having a party.

"Nothing," said Ed, readily.

“Good. I’ll get you to help me take off a balance. You don’t mind, do you old sport?”

“No,”—wearily; “I’ll help you, Billy.”

The manager, who sometimes wandered back through the office on pretence of consulting various books, but in reality to look the boys over, chanced to hear the last two sentences. He went about his business without saying anything, but in the course of the afternoon instructed the accountant to have Mr. Gray sent in to him.

“From what I can learn of your work here,” he began, “I take it that you are pretty hard on yourself, and I’ve got a suggestion to offer you. When I started in the banking business I did as you seem to be doing: expended a lot of energy that should have been stored up. Mr. Cary tells me that you are not only overcoming clerical difficulties very rapidly, but that you are always on the watch for pointers; but he also says that you never refuse to help a fellow clerk. Now I think that sometimes you SHOULD refuse. Bank boys, I take it, are as human as the average business man—who will certainly take advantage of you if given the opportunity. We want you to be s good a businessman as you are a good-fellow, Mr. Gray; and I advise you to begin now to guard against imposition, for you will have to do it later on—for the bank’s sake

as well as your own. I overheard you a while ago offering to help Mr. Lorrimer balance his savings."

"It is good practice," Ed ventured, during a pause; "and I don't think Billy is the imposing kind."

The manager smiled.

"Mr. Lorrimer's post is no harder on him than yours is on you. He should fight his own battles. As for the knowledge and experience you gain in thus sacrificing yourself—I have provided for a better and less strenuous way. As a matter of fact, Mr. Gray, your father dropped in on me recently and mentioned that your mother was afraid you were overworking. I asked Mr. Cary and he seemed inclined to think you were. Now, while I did not mention sending you out of town, to your father, I have been thinking it over myself; and that's why I called you in here."

Edward's mind was too busy with the excitement of contemplating the possibility of a "move" to frame a remark. He gazed at the manager somewhat stupidly.

"On account of the rapidity with which you have advanced in your work here I think a term in the country right now would be very advantageous to you. In a small branch you will be able to grasp the office routine as a whole, better than you can here where the volume of business is so great. You will be in more intimate contact with the public, too. And

you will not be worked to death. How do you think you would like it?"

"I—I don't know."

"Take a day or two to think it over, then. Consult your parents. If they object to having you leave home you may assure them that it is only for your good I have suggested it, and if after a time you want to work here again, I'll try to arrange it. When do you think you can let me know?"

"Tomorrow, for certain. What town were you thinking of, sir?"

"Arrow—the first branch on our list."

Thanking him for his kindness and interest Ed withdrew from the manager's sanctum and walked to the back of the office in a semi-daze. There he sat dreaming until a piece of orange skin sailed under his nose and roused him to the realities of his environment.

When the slamming of cash-boxes announced that closing time had come, he went over to Lorrimer's desk and tried to beg off work for the night; but Billy seemed so disappointed he felt sudden compassion and promised to come back at eight o'clock. Instead of going home, though, he telephoned his mother that he was taking lunch down town, having a little work to do.

He had intended eating at a favorite chair lunch,

but the autumn evening was so summer-like it turned his mind to the Island, and he decided to go there.

In spite of the fine evening the ferry-house was quite empty. Nearly all the Island residents had moved back to the city. But Ed was not looking for crowds this evening: he wanted to be alone to think. That was why he had not gone home. The manager had put up a business proposition to him and he felt that it was for him and him alone to accept or reject it. He knew his father and mother would object to his leaving the city, and that a conversation with them would therefore complicate matters. A fellow with a girl several years his senior certainly ought to be able to look after himself!

Almost before the ferry had left the dock, he had decided to take his manager's advice. Clearly, that was the only thing for the Scotch part of him to do.

But there was an Irish part to him, as well; and in true Celtic spirit it demanded recognition. The evening was peculiarly favorable to such a demand, too. A hazy setting sun, the friendly splash of waves in which he had paddled and puddled so often, the dying green of Centre Island to the left, the familiar scents and sounds from Hanlan's on the right: these were his friends, and he was bidding them good-bye.

Game to the last, the merry-go-round was still going, merrily fluting its farewell notes like a reckless old

sport of a swan; an odd candy-stall was still open, making a last desperate effort, like a superannuated flirt, to appear attractive; here and there a tobacco-chewing spieler tossed three balls in his hands and added to his stack of summer misrepresentations in a hoarse, disgusted voice; and on the board walk a little boy and girl played, imitating, like puppets, the antics of lovers whose pleasure-seeking feet had paced that same walk in the merry summer evenings.

After pausing a moment to glance once more over the scene Ed sauntered along in the direction of Island Park. He saluted each cottage in passing, wondering, for the hundredth time, whose fertile imaginations were responsible for such names as "UgoIgo." Why not "UgoIstay"—in such a pleasant spot? In more than one of these cottages he had spent a lazy Sunday afternoon, competing with friends in the matter of negligee; and he passed one where he had almost been the victim of romance. But that was when he was only a kid of seventeen. Now he was nearly nineteen, and had no use for a safety razor.

He rested, as had always been his custom in walking from Hanlan's to Centre, at the Sick Children's Hospital. The babies were still there, crying as usual in their pitiful little voices; a nurse was sitting with her charge on a rock beside the waves; and a mother passing out the gate, was wiping her eyes, as

Ed had seen mothers do there since he was himself a kiddie.

The usual ragamuffins were in evidence near the filter plant, and their eyes still asked for a copper or a nickel. Two of them were walking just ahead of Ed, conversing very sagely. The smaller one, a very tiny chap, was delivering himself of a regular oration. A voice behind him suddenly whispered:

“Go on, you’re Dutch!”

“Go on yourself,” came the instant retort, “you’re nuts;”

This is no fiction, either.

At Centre he had a lunch consisting of sandwiches, ice cream and coffee, and after eating he wandered through the park until weary, sitting down at last beneath a well-known tree. There he fell asleep and dreamed he was the manager of a country bank, married and with five of a family. The whistle of the nine o’clock boat wakened him.

“Holy Gee!” he exclaimed, making a bee-line for the boat. Having caught it, though, his excitement died down a little. Lorrimer was a considerate fellow. The “Salada” tea sign winked at him and brought back memories of the night he had taken two country girl-friends to the Point, one named Sarah and the other Ada. On coming home they had discovered their names written in the electric tea sign. He smiled to

himself. It was hard to beat the country girls, after all. Their wits were often as bright as their eyes, and they were altogether wholesome. The girls at Arrow would doubtless——

He checked the thought, out of respect for his dream-girl. She had left the bank that day without making any effort to see him, but he was not going to desert her for that. It was a temporary setback, he was ready to admit; but not an insurmountable obstacle. Fate would yet favor him.

Of course, there was Arrow. But, who knew, maybe Arrow would be a step toward a solution of the problem in which Emma figured? It would mean promotion, and, what was better, valuable experience.

Alas for the contradictions of a Celtic-Scot temperament! In the most practical manner conceivable he dealt with impracticabilities.

By the time he arrived at the dock he had himself in a state of mind in which the suggestion of any branch of the C—— Bank except Arrow, as a place of opportunity for a junior utility man, would have annoyed him. Arrow it was to be: the Dundee blood had circulated to that effect. Also, at some future time, Emma White it was to be; none other: the distant beats of a Dublin heart had sent forth the tidings.

Billy Lorrimer looked up comically as his belated comrade grinningly approached.

"You're a fine guy, Eddie," he declared, continuing to write in his balance book.

Edward apologized profusely.

"Oh well," returned the savings man, "maybe it was just as well. I won a bet from Sack anyway. He said he'd stake me to a supper at the Walker next Sunday night if I was balanced before eight o'clock, providing no one helped me."

"You're balanced then?"

"Yep."

"Where was your difference? You must have had one, Billy?"

Lorrimer laughed.

"It's a shame," he observed, with a mock sigh, "what a rep. I've got around this dump. They think it's some kind of a double error if I come within a mile of the general ledger balance. However, Eddie, you've called my bluff. I was out—but only for half an hour. Mistake was in today's work. I got rattled over a pretty customer and balled up her account."

"Who was she?" Ed felt sure he knew.

"Emma Corrin," answered Billy, going on with his work.

"Emma Corrin!"

The savings man looked up, at the exclamation.

"Yes, do you know her?"

"No; that is—— Was it the girl with the heavy dark hair, brown eyes——?"

"You've got her," interrupted Billy; "a bit of red velvet in her hat."

An unspeakable silence.

"I thought her name was White."

"Yes; lots of people do. J. J. White's her step-father. The old beggar married twice. Sometimes I think he just did it so that he could claim Emma for his own daughter."

Appalled by the savings man's loquacity Edward withdrew; and as he sat on his father's stoop an hour later the Scot in him picked a quarrel with the Irishman.

"You're crazy," said Scotty. "You're always jumping at conclusions."

"Go on, you wet blanket," retorted Micky.

"I'm getting tired of your company. You're not level-headed. Why, that night Gordon gave you the letter, for instance, you didn't even look at the address. All you saw was the name. It would have been no worse to read the second line than the first. But you didn't want to read it: you were dying to jump at a conclusion, and you did it—you jumping jack. Go in and go to bed, you boob. Emma White, ha! ha! ha!"

Into the wee sma' hours they fought, Scotty and

Mickey ; but Scotty came out on top, despite the pugilistic reputation of Emerald-Islanders.

And next morning, at breakfast, Ed told his father and mother about Arrow. They thought at first that he was speaking of Indians, but finally they came to understand—and lost their appetites forthwith.

CHAPTER VIII.

VISIONS ON THE HILL.

The mother offered resistance, but the father got on his dignity. By giving each an individual canvass, however, Ed made some headway. The thing his father resented was the fact of the boy's making up his mind before seeking advice; and Mrs. Gray—what hurt her was his leaving; the fact alone. She knew it would do him good to live in the country a while, but the thought of having him away from her was overwhelming.

It was the old story—but one that must be told. Boys had to do it in order that the world might go on.

The Grays' was a melancholy home that night. Ed had taken an afternoon train to Arrow, Ontario.

"Well, mother, we've begun today to get old."

"Yes, Peter." She had been waiting for him to climb down off his dignity.

Even as they spoke of him, Edward was looking at himself in a strange mirror and considering the advisability of dropping the "die" off his name. "Ed"

sounded more grown-up and sophisticated than the other.

Some of the local bank-boys had met him at the station and walked with him down to the office. There they had sat around a while to get acquainted, during which time the Torontonion had noticed that they showed more than a passing interest in his clothes and shoes; then, tired from his seventy-mile journey on a twenty-mile-an-hour train, he had come over to his hotel.

After again consulting the looking-glass he sat on the edge of his bed in thought. Homesickness had not yet seized him: the novelty of the situation was saving him from that. Besides, he was worrying over business. What post would they put him on? and how would he suit the manager? It was with a mind full of anxiety that he went to sleep; and when he awakened in the morning his joy was not exactly complete; but a walk in the clear country air gave his spirits an impetus, and when he stood on the summit of a hill overlooking the little town, tree-clad and contented at it was, he lost his misgivings entirely.

Arrow was indeed an idyllic spot. It reposed at the foot of a hill, from the top of which the tiny frame houses might have been mistaken for a drove of grazing sheep. Meadows, dotted with tall elms, stretched off to the north and west; and eastward lay rolling,

wooded lands. Autumn had visited the scene with her golden touch, and the bright morning sun now brought out the coloring.

The beauty of it all caused Ed to sigh. But when a young man sighs unconsciously like that he always looks around to make sure no one has been eavesdropping. Edward did so. Probably, too, he had heard the rustle of a dress.

A pair of bright, blue eyes met his, faltered, fell—and with colored cheeks the girl hurried past. Her hair of gold hung in masses down her back, reflecting the sunlight; and she carried a school-bag.

“Gosh!” said the bank clerk.

He watched her until she was invisible among the trees of a side-street. Even after she had disappeared he gazed; and might have turned to salt in that attitude had not a school-bell roused him to a sense of his idiocy. It was time to go to work.

Work—they didn't know what it meant in Arrow. This is the conclusion Ed Gray had reached by four o'clock in the afternoon, at which hour the boys began to take off their office-coats and look around for a match.

The accountant had put him on the current ledgers, but unable to keep busy (according to city standards) on that post he had balanced the cashbook and written a page of supps. for the junior. The manager having

gone home, the accountant, Murray, and the teller, Crane, met accidentally on purpose in the front office for a consultation of war.

"Don't worry about him, Sam," said Murray; "It's his first day and he's just trying to make good."

"He's a whirlwind," returned the teller, rather unhappily. "Why, he'll make the rest of us look like two cents."

"I'm accountant here,"—long cigarette puff.

To his face, though, they were maple-syrup and ice-cream.

"Better ring off, Mr. Gray," said Murray, "a few minutes later; "we don't want to kill you the first day."

Ed smiled enigmatically.

"I've just discovered," he returned, "that this ledger hasn't been proved for over a week. Think I'll work on it till supper-time. Will you be down afterwards?"

"No," said Murray, a trifle shortly; "got an engagement to-night."

As the teller and accountant passed out Edward told himself there was going to be trouble with them some day. They radiated an atmosphere of hostility, he felt. But there was nothing mysterious about it; he was quite sure he knew the reason—yet decided not to let it interfere with his plans for success.

At supper it occurred to him that Crane had forgotten to help him look up a boarding-house, as the teller had promised to do the preceeding evening; but probably he would call round to the hotel. Crane didn't show up, however; and the Torontonion hit up an acquaintance with one of the boys from the D—Bank, the C—'s opposition in town.

Scott was a teller, and had worked in London, North Bay and other places before coming to Arrow. He had a superb disgust for his present place of sojourn.

"Mr. Gray," he said, "of all the God-forsaken dumps this side of the equator I think this is the worst. If only I cared for the skirts it wouldn't be so bad; there are plenty of them here. But I never was a ladies' man, and there's no use trying to begin now."

"We ought to get along well together then," said Ed; "I'm not woman-crazy either."

Every fellow says that. But in love, alas! it is deeds not words that count.

"I've already made up my mind what I'm going to do," he went on,—“start studying up banking.”

Scott was thoughtful for a minute.

"Good idea. I never thought of that myself. I'm not much of a reader—but, by Jove, it's worth considering. Might help to pass the time, all right."

They went for a stroll together, further down the

valley beyond the suburbs—if Arrow could be said to have suburbs. The blackbirds were flocking in the tree-tops, preparatory to migrating, and other natural signs indicated the approach of winter.

“Now is the time of the year I like,” observed Scott, gazing at the reddish-gold clouds behind which the sun was setting. “This burg is perhaps tolerable in summer and fall; but when winter sets in—Hully Gee I hate to think of it.”

“Don’t you skate?”

“Yes; but that means girls. You offend a customer every time you go to the rink—that is, unless you’re a ladies’ man. Even then you’re taking a chance. When it comes to gossips, Gray, I think Arrow is in a class by itself. They’re wise to what you’re going to do before you do it. And everybody’s related here, so help me. You never know when you’re maligning a cousin or sister-in-law of the person you’re talking to. It never pays to relieve your feelings in a place this size, I’m learning. No matter how great the temptation swallow your grouch and plaster on the cold cream. Dang it! I don’t know what head office has against me that I should serve a term here.”

Ed laughed at his friend and asked him about the rink.

“Pretty fair,” said Scott; which was a wonderful recommendation. “Do you play hockey?”

The Torontonians' lips were parted to say "Yes," when instinct stepped in; it was teaching his brain to move faster than his tongue.

"Not to any extent," he replied, feeling his way. "Have they a team here?"

"Yes. Murray and Crane are the stars of the White Collars. They play against the Flannel Shirts; it's a war all season long. One of the few things that kept me out of the tomb last winter."

"Who are the White Collars?"

"Bankers, dry-goods and drug clerks. The Flannels are butchers, bakers, blacksmiths and farmers."

Ed's sporting blood tingled a little, but he recalled Alex. Gordon's parting words to him at Union Station: "Now's your chance to make good, Eddie. Be a good fellow, but keep an eye on those spare hours; and always have a book around. Don't let yourself get into the swim so far that you're the servant of society and a lot of boneheaded sports. Hold the reins yourself."

The son of Peter Gray and the grandson of James Gray knew this was good, practical advice. "I will observe it," he determined. But Jane Moore's son feared monotony and craved pleasure.

After much mental discussion Ed decided to compromise with the situation. He would skate but wouldn't play hockey. Somehow or other, the fact

that Murray and Crane were in the game helped him in his decision. If he played at all he would have to take a place on the White Collars' team and help his desk-mates win laurels. He had no desire to do that, for he felt that they were sufficiently satisfied with themselves already. And as for playing on the other team—that would get him in bad with the bankers, merchants and druggists.

"I'll tell you what we'll do, Scott," he said, after a long pause, "we'll share the burden together. I'll be your girl at the rink and we'll go in for fancy skating."

"Pink ribbon in our buttonholes," laughed the teller.

"Well, fast skating if you like."

"That sounds more masculine, I'll admit. Yes, I'll help you out, old man; and while we're at it we might get together on the reading proposition. I'll show you how to handle the local flirts if you coach me in the study stunt."

"You know how to handle them then?"

"I intended to say 'avoid.' That, after all, is the only way to 'handle' a woman."

Scott's mild cynicism rather appealed to Ed at this time, on account of the jolt his last discovery concerning Emma Corrin had given him. He was cured, he (thought he) knew, of sentimentality for a long

while to come. Of course, he might admire a vision of passing beauty, as he had done on the hill in the morning; but there would be nothing serious.

“By the way,” he asked, on their way back to the village, “can you put me next to a good boarding-house?”

“Do you mean to say Murray and the rest of them have left you to dig up your own place?”

He admitted that they had, but assigned no possible reason.

“Poor pikers,” said Scott, and his black eyes shot sparks. “Let’s see,” he chewed his finger a minute, then looking up like one inspired: “What’s the matter with doubling with me?—I’ve got a good big room, and the eats are immense.”

To the new man’s delight it was arranged. Ed was not so much taken with the idea of having company as with the amiability and thoughtfulness of his new-found friend. He was sure he was going to get on well with Scott.

Next day he transferred his trunk to Mrs. Cary’s, and was introduced to a room big enough for four; a room that overlooked trees and a garden. The only fault he had to find was that the windows were down. Every time anyone put one up, Scott informed him later, the lady of the house put it down. She was true to the traditions of half a century ago.

But if Mrs. Cary had a few old-time failings she possessed many virtues both ancient and modern. She had a big heart and a pantry to match, with the result that meals at her place were something to anticipate. Ed had always had a suspicion that his mother was the only real woman on earth; but here was another, evidently. Perhaps the world was full of them.

Work at the bank did not look so simple the second day as it had seemed the first. The new man learned that the savings ledger had not been balanced for six weeks. An error was hidden away in it somewhere. Murray, with an excuse for an apologetic smile, informed him of the fact.

"But don't let it worry you," he said. "Take your time."

The policy of a rural branch, thought the Torontonian. Procrastination, however, was not among his list of faults. Allowing the "difference" to go until another balance day would not simplify matters any. Moreover, methodical as he had come to be, he did not relish the idea of working on an unbalanced ledger. It made him fidgety.

"I prefer to go to it and get it off my mind," he told the accountant; and gave him a look that might have said: "I'm trying to figure out why you, as accountant, have let it go so long."

It did annoy him, and he was on the verge of making a comparison between Murray's methods and those of a city accountant when discretion counselled second thought. No use of developing the antipathy that already existed; better to be tactful and, as Gordon had advised, a good fellow.

The teller had been listening to Murray's brief dialogue with the new man.

"Pretty soon, Mr. Gray," he remarked from his cage, with a certain amount of good humor, "we'll be able to get out of her at three sharp. How would you like to take over my cash statement and the discounts?"

"Wait till the savings is balanced," returned Ed, with a grin, and added: "May be a long time, too. This isn't my first experience trying to dig up the bulls of someone else."

"What post were you on in the city?" asked the accountant.

"A utility job. They say at head office that utility men always go into decline; but it agreed with me pretty well. Probably because I was a particularly bad one."

Both the others laughed moderately; in the first place because they didn't want to betray their ignorance of the term "utility," and secondly because they couldn't help feeling that Gray was a pretty good

sort after all, in spite of his monomania for work. Crane said he would "lend a hand, but not to-night," and the accountant spoke of doing something in his "spare time"; but Ed took neither of them seriously. He began systematically to search for the elusive difference.

For nights he worked. One of the boys helped him an hour on one occasion and the other "lent a hand" for a few minutes before going to a dance. The fourth night he went home rather disgusted.

"You look pretty well fagged," said Scott, looking up from a new book on Finance that had just arrived parcel-post. "Haven't got an inspection down there have you?"

"No; just a balled-up savings."

"How much is it out?"

"Twenty dollars even."

Scott puffed on his pipe three times; and after asking further particulars, advised "a skate through the 3's and 2's and the 7's and 9's. Ed took his advice next day, and found the twenty dollars.

"You're a genius, Scott," he told his room-mate.

"Funny," was the reply that followed a short cuss-word indicative of impatience with compliments, "what hunches we slaves of the pen often get. I've been peculiarly lucky as a clerk; and yet, Gray, I'm a poor business-getter. Can't mix like I should. I'd

like to bet you I'll end up in some city-office corner, remote from the public, a regular clerical worm."

There was something decidedly sour about Scott's imagination, it occurred to Ed. What was the cause?—bad digestion, too much strong tobacco, or (romantic possibility!)—love?

The teller yawned at mention of the subject, as though he bored himself; but his reply betrayed a certain interest.

"Yes, Ed," he confessed, aggressively seizing the opportunity to strengthen their intimacy, "I got the hook, good and proper. I guess it *has* made a d—fool of me."

The Torontonion stared through the open window at a bright new moon, thinking of more than one by-gone attachment, it must be admitted.

"There's a girl in this town, or rather from a farm over the hill, who reminds me of her," Scott went on, reminiscently. "Maybe you've seen her?—sunshiny hair, big blue eyes and a face like a goddess."

No, Ed was not sure. (He knew very well he was.)

"Well, you will. But for the love of Mike don't fall for her. She's too popular already. Besides, those angel faces are certain to play the deuce with you. Take it from me."

CHAPTER IX.

THE GHOST PARTY.

The manager of the C—— Bank, Arrow, was a native of the district, and knew all the farmers for miles around. The majority of them called him by his first name and he seemed to like the familiarity. By reason of his democracy, however, he was not very popular with his accountant.

“Bain,” said Murray to the new ledger-keeper one afternoon, “is a good business-getter, but there’s no class to him as a tanker. He isn’t careful enough about his dress.”

Here the accountant looked Edward up and down approvingly, and the teller, from a corner of his eye, was doing the same at a distance.

“Togs don’t matter much to the bank, though, when it comes down to the fine point,” the ledger-keeper ventured. “They like the man behind the clothes; don’t you think so, Murray?”

The accountant drew himself up slightly at the omission of the “Mr.” But a frank look from two somewhat mischievous eyes made anything resembling

an official reprimand impossible; and Murray simply moved away.

Later on, the junior, with troubled brow and clumsy step, approached the ledgers. He also was a native of the regions round about, and carried with him, somehow, the suggestion of a plow. But his nature was as wholesome as newly turned earth; and Ed had taken a liking to him from the start.

"Well, John," he asked, with a grin, "what's the trouble now? Supps gone wrong again?"

"Yes. Mr. Murray gets me all excited and then I can't work. My head's like to bust."

"Don't take the accountant too seriously. He doesn't mean things the way they sound. Just slip away home, if your dome's troubling you, John, and I'll finish your work."

"You're a prince, Mr. ——"

"Just plain 'Ed.' No frills. I don't care for them."

The junior lingered, to enjoy a while the new intimacy. After looking, for several minutes, as though he were going to ask a question,—— "How much do you weigh, Ed?"

"A hundred and sixty-five."

"Gee! you got me beat. Do you jump or box or run——"

“No; hockey’s the only sport I ever——”

He had spoken before he thought. The junior’s eyes lit up.

“I thought you didn’t play. You told Crane you didn’t.”

“It slipped out, John; but I don’t want you to mention it. I’m going to skate this winter, but not play hockey. You see a certain doctor in Toronto, Dr. Gordon, an old friend of mine, gave me some strong advice on this subject before I came here.”

“What’s the matter—bad feet?”

“No; the trouble’s in my head, I’m afraid. But you won’t let on that I used to play, will you?—they might bother me a lot if you did.”

John promised, and added that we wouldn’t care to see the White Collars strengthened by a city player anyway.”

“I’m still with the Flannels myself,” he confessed, “and intend to stay with them. My father’s a farmer.”

While Ed was working on the mail, after having balanced the supps., the manager came back through the office and walked over towards the ledgers.

“What’s the Mercantile Company’s folio, Mr. Gray, do you remember?” he asked.

Ed told him, and also the exact balance. Mr. Bain

smiled and having verified the figures approached the junior pro-tem.

"Is Murray cutting down the staff, or has he promoted you backwards?"

"John got a headache from overwork and I advised him to go home. I like to fuss with the junior's post once in a while: it makes me think of the first week I spent in the bank."

"Most of us want to forget that week," laughed the manager. "It strikes me, Gray, that you like work of any kind." He lowered his voice. "I wish your salary was big enough: I'd let Crane go and put you in the cage."

Ed said he preferred to stay out of the box until he had mastered the general routine, and took advantage of the moment to ask the privilege of helping the manager with the liability ledger.

Mr. Bain was pleased. Far be it from him to deny an aspiring clerk such a favor.

"Good idea," he said. "You'll learn the names of our customers that way."

But work as he would, the Torontonion found himself with hours of spare time on his hands, during which homesickness crept upon him. He had never been away before, except for short visits; and could not now expect to entirely escape That Awful Feeling.

Sundays, in particular, were very long and dreary

—especially when the weather was bad. During many a November rain he sat staring out the window, trying to swallow a great lump in his throat, and thinking of good times past. In his gayest moods he even thought of Nora Dell and regretted having been so brother-like toward her. What a pleasure an odd letter from her would be now. But she never wrote.

Mrs. Gray did, however—very often. Usually her letters were cheerful, but occasionally her pen told the truth ingenuously, and at such times Ed could not help feeling that there was something criminal in being an only son.

Scott was his mainstay, during the worst attack of the malady.

“Eddie,” he would say, picking up the “die” Ed had hoped to drop, “we all have to come through it. It’s got sleeping sickness beat a mile—except that you can’t sleep. You die wide awake and keep moving around after you’re dead.”

All days were not drab-colored, though. Ed began to get acquainted with the townspeople and occasionally someone gave a packing-box dance or kissing party. One very original girl, Gene Wilton, by name, hit upon the idea of staging a ghost party: she had thought of it on the proper night, Hallowe’en, but the bankboys had all been working on their monthly

balances; so she arranged it for the last week in November.

Wilton's had one of the largest houses in town, and Gene's guests were many. Not only the town girls but the prettiest of the farmers' daughters within a reasonable distance had been invited.

Everybody was wrapped in a white sheet, and nobody was supposed to speak until a signal was given. The guests were silently met at the front door and mysteriously ushered into various nooks and corners of the house. Ed and Scott stuck together, for mutual protection, and after standing the silence as long as he could the latter hoarsely whispered: "Did you ever see such a bunch of dang fools?"

A female figure nearby snickered and moving over toward the teller audaciously took his hand, no doubt feeling secure behind her disguise. (So Ed thought.) But when she drew Scott closer to her and whispered something in his ear, the Torontonion concluded that they had had it made up between them.

The promoter of the ghastly proceedings now came along and formed the company into a procession. At the head of the stairs they broke off into fours and were ushered into closets and sundry dark rooms. There they were supposed to shuffle for partners and having had someone wished on them were to be as congenial as possible.

Ed drew a girl with a sweet voice, who, almost as soon as he spoke, called him "Mr. Gray."

"Where did we meet," he asked; "I don't seem to remember you. It isn't Miss Wilton, is it?"

It was everybody's duty to guess Miss Wilton first, seeing that she was giving the party.

"You have never met me—formally," replied the voice.

"Have I ever seen you?"

"How do I know?"

"Do you live in town?"

"I don't know just how far out the town limits go," she said, after some hesitation.

"Do you ever come into the C—— Bank?"

"No. Bankboys are such terrible flirts."

"You seem to know them. I understand that there are certain girls in Arrow who know how to do it, too. Do you know Mr. Scott?"

"Slightly; why? What has he got to do with the subject of flirts?"

"Oh nothing. Only he mentioned one girl in particular that I'd better look out for. Said she was too pretty to trust. Maybe it's you."

The fair ghost laughed merrily.

"You flatter me, wicked sir."

An idea occurred to Ed, and stealthily he felt for her hair. Sure enough, it hung down her back.

"By Jove!" he exclaimed laughingly, "I've put my foot in it. I know you. You're the girl— But say, how did you know me?"

"So I'm a flirt, am I? Just wait till I get hold of Mr. Scott!"

Edward could not but feel that she was pleased, in spite of the charge.

"Scott," he repeated. "I'm wise now. You're the ghost he was whispering to down stairs a few minutes ago."

"Yes," she admitted. "I wanted to meet you."

"Very sweet of you. But you don't know what I look like—you only know my name. By the way, how did you guess that it was I that stood beside him?"

"I knew you roomed together, and were chums, and took it for granted you would stay close to him in this spirit land. Yes, I know what you look like. Big fellow with broad shoulders and bad eyes, rather high cheek-bones and a bitey mouth."

"You're great," laughed the Torontonian, interested now. "Why, from that glimpse I had of you on the hill, I wouldn't have thought it was in you."

"What do you mean—the hill?"

"Don't get naughty. I'm one of those fell city guys you read about. Besides, you said just now that I had bad eyes."

A pause.

“So you’re just a little schoolgirl, eh? And yet you’ve got a reputation as a heart-breaker?”

“Don’t you believe it, Mr. Gray. I can’t help it if mother makes me keep my hair down my back; and if I’d been choosing eyes I would have picked a pair of brown ones.”

She spoke in a petted tone. There was something child-like about her; but, withal, an adventurous something that puzzled E. Gray, one-time romancer.

He was sorry when the signal for desertion sounded; and in a room below, when the lights were lit, he sat watching for the vision he had seen one bright autumn morning. Scott whispered in his ear:

“Did she get you?”

“What do you mean?”—accompanied by an innocent look.

“Beware, Eddie,” returned the teller, with a sinister smile; “I can see deceit in your eye. They all begin that way; seem ashamed to admit that Louise has captivated them. I was speaking to her just now and she told me all about you. The thing that troubles me is this: you’ve left a favorable impression. It’s only a matter of time now till you find yourself in the morgue along with all the other has-beens.”

Ed wondered, while his friend spoke, if Scott himself had ever come under the spell of the charming

schoolgirl. That would account for his present monomania on the subject of her inconstancy and coquetry.

"She seems to like you, Bob," he observed, significantly.

"How could she help it, Eddie? Just look at the color of my eyes and the curves on my face."

Still Edward was waiting for the appearance of the vision. However, Louise did not show up. She had accidentally torn her dress, and gone home with John Sampson, junior at the C—— Bank.

The evening's pleasure was, consequently, over for E. Gray, half-Irishman. It was he and Scott, in fact, who first suggested going home, and broke up the party.

For days thereafter the new banker watched for his favorite ghost, but only saw her once, and then at a distance. He waved to her from the bottom of the hill, but she tossed her golden locks, thinking perhaps that someone was flirting with her, and disappeared southward.

Two full weeks of work and study, during which Crane and Murray thought he was going crazy—to worry his head over books on finance and economics; and then the vision appeared once more.

It was in the post-office, the trysting-place of all village lovers and would-be lovers. Two other fellows were trying to get her eye at the same time as E. Gray,

but the latter succeeded in getting the first smile, and made bold to extend his hand.

"You're a rather mysterious party," he began. "Are you trying to keep up the character of ghost? First you spring surprises on a fellow from behind a sheet, then you disappear, sail over the tops of hills like a cloud, and——"

"Oh, was it you waved at me that day?" Her voice was as sweet as ever. "I didn't know, or I would have waved back."

She seemed to be on the verge of leaving him without another word. He must think of something, quick.

"Do—do you skate?" he asked, turning his back toward a couple of angry glances darting from the front of the post-office.

Sometimes she did. Yes, she would be very pleased to go with him—sometime. She didn't know exactly when, but there was a telephone in her house. He would find it a long walk, though.

And so it was that Edward's homesickness passed away. True, she had an engagement every time he phoned; but the tone of her voice as she regretted, ay, the mere fact of her presence in the neighborhood, and the possibilities that the future offered, kept his ever-fatuous imagination warmed up; and the days moved along fairly sprightly.

The White Collars and the Flannel Shirts were al-

ready lined up, making preparations for battle. The rink was in good condition and the date for the first big game had been set.

"Too bad you don't play, Gray," said Murray, about a week before the opening game. "You're evidently not a bad skater, and you've got the size. I could break you in in a few weeks probably, if you cared to try out, and you might come in handy sometime. I've had to do with emergency men more than once. We could get along with one even better the present season than last, too; because the Collars are certainly there this year."

Thanking him for his generous solicitation Ed declined the offer of free instruction. He had seen Murray on the ice, and the sporting spirit had groaned within him.

"Bob," he said to his room-mate after rink one evening, "do you really think these boys take themselves seriously as hockey men?"

"Sure," said Scott, blowing a ring. "The captain especially. By the way, did you notice who he copped tonight?"

Edward had noticed, all right.

"Where did she come from? She wasn't skating."

"Just strolled in, I suppose, to look over the ground. I imagine it was you she was after, Eddie."

"She's a queer one, Bob. Never met a girl quite like her."

"Why don't you take her out occasionally?"

"Never again. She's turned me down half a dozen times already. The phone will ring on MY end of the line next time."

With a sardonic smile Scott turned to his book; but by and by he raises his eyes to remark that Louise Allen was a great hockey enthusiast and that one was always sure to run across her at all the matches.

As the day of the opening game approached John Sampson showed decided symptoms of unrest. He scratched his head many times an hour and talked to himself in an undertone.

"What's biting you lately?" Ed finally asked him.

"You remind me of a young steer with a new ring in its nose."

John looked at him, blinked, put a hand to his forehead and half groaned.

"I do believe I'm getting the grippe, Eddie. And the game's on for tomorrow night. It's too late now to coach anybody, and I'm in fear and trembling with this head of mine. When mother gets her hands on me tonight it'll be all off. I know she'll lock me up and keep me locked up for a week."

Ed felt his forehead.

"Whew! you HAVE got a fever. Do you feel any chills."

John wriggled with one the moment they were mentioned.

"See here, John, you'd better beat it while the going's good. You shouldn't be working at all to-day."

To Ed's surprise the big junior drew a flask of brandy from his hip-pocket and swallowed a huge mouthful. It almost strangled him.

"I won't see them lick us first go off," he declared. "And if I lay off work mother'll know I'm sick. I've got to stick it out until after to-morrow night."

"It's impossible. Why, you'll be down with pneumonia. How's your throat?"

Sampson stuck out his tongue and the Torontonion stepped back; not for fear of the tongue but in alarm at the inflammation.

"Listen, John," he said, after a moment's consideration, "you go home, and if you're laid up tomorrow night I'll see you through."

The junior hesitated, in doubt of the advisability of the substitution; but finally yielded.

"You've had a *little* experience, haven't you?"

"Yes, a little."

"Oh well, I guess it's the only way out. But you'll play your d—st, won't you, Eddie?"

“Yes—if it’s necessary.”

“It’ll be necessary, all right. I know I’m a sick man.”

But that was not what the Torontonionian meant.

CHAPTER X.

A PUCK, A FIGHT, AND A GIRL.

When the new banker lined up with the Flannels, in John Sampson's place, a shout went up from one corner of the rink, and a considerable number of handkerchiefs were seen to flutter. The Flannels themselves received the substitute graciously, though with apparent misgivings; and the White Collars seemed highly satisfied. Murray winked at Crane, then smiled modestly upon his stick.

In the female circle there was somewhat of a flurry. Miss Wilton hoped they wouldn't hurt him, "seeing he's a greenhorn"; one of the post-office girls admitted that she had never been so excited in her life; and Louise Allen whispered to a girl-friend that she couldn't understand a big, good-looking fellow like that not being able to play hockey.

Ed submitted to the captain of the Flannels' assignment and humbly prepared to be a drug-clerk's check-mate; but the puck had scarcely been thrown before said captain saw his mistake, and issued some hurried instruction in the Torontonians' ear as he whizzed

past. Quietly Ed changed places with a blacksmith, and found himself up against Crane for a while. Without much trouble he scored first goal—through the teller's legs.

A howl went up from the farmers' circle, accompanied by clapping and the stamping of feet. Most of the women talked louder and more excitedly than ever; but one of them, a school-girl with long golden hair and angel eyes, was silently gazing upon the players.

Ed saw Murray and Crane taking whispered counsel together, and knew they were on to him. Though very bad players themselves they had seen, the moment he raised his stick, that the game was old to him. The other players had seen it, too, and there was a sudden visible attitude of defence on the part of the White Collars. As for the Flannels, they whooped like Indians, and shook hands with each other all over the ice.

A goal had been scored for the Whites before Ed really got warmed up. Then he went to work in earnest. He forgot spectators and players, and saw only the puck, his stick, and the Collars' goal. In and around Arrow's winter idols he glided, ducked and cavorted, like some mad, elusive jumping-jack, and piled up goals for the Flannels.

For fifteen minutes two blue eyes had never left the streak that was E. Gray, banker.

"Oh, isn't he grand!" she murmured, at last; and her friend exclaimed: "Why, Louise, what are you blushing about?"

It was half-time. The score stood 7—1 in favor of the Flannels. The ice flooded with spectators, and Ed found himself the uncomfortable centre of several rings of whiskers, all bobbing up and down.

He was expecting Murray to make his way through the crowd and give vent to very natural feelings; but the accountant was busy paying court to a rather distraught young lady. She looked past him instead of at him, he imagined, and seemed to have given sudden allegiance to the Flannels, of whom he had often heard her speak slightly in times past.

Not wishing to play too much to the grandstand, Ed slowed down at the beginning of the second half; but a few hostile moves on the part of both Crane and Murray put him on his metal and he waded in again. Result, more goals.

The accountant's hostility increased; his little fouls multiplied, and finally he made a slash presumably at the Torontonians' stick but actually at his shins. Ed counselled him to go easy, remarking that he had played the game before and could not be fooled with imitations of awkwardness. Murray came back with

a sarcastic retort, and took the first opportunity of slashing again. Ed stood it once more, and then the spectators rose to their feet.

The fight was soon over. Edward's eye was bleeding from the caresses of a hockey-stick; but Murray was lying on his back on the ice, more scared than hurt. Then, before anyone could anticipate him, the Torontonian stooped and lifted the accountant to his feet.

"I'm all right," said Murray, rubbing a little snow on his head; and, indeed, he was. Nevertheless, the game was called off, for the umpire was deacon in a church and had a certain religious standard to maintain.

To avoid any further congratulations, and also because he was a trifle ashamed of himself, Ed got out of the crowd and away—from all except a certain cave-woman. She was beautiful to look upon, truly, but she was a cave-woman all the same: for she worshipped the devil in man and gloried in his brute accomplishments.

Louise would not have believed this of herself; she thought she was lamb-like and peace-loving. Her father and friends and high-school teacher thought so too. Only an odd one, like Scottt (and how are we to be sure of him?) didn't think so.

"I just couldn't let you get away, Mr. Gray," she

said, her unspeakable eyes sparkling at she caught his sleeve, "without telling you what a wonderful—er—player you are! I never dreamed—— But how did you come to help the Flannels?"

"Sampson took sick," replied the banker, and looking over his shoulder: "Unless you have company, I would like to walk home with you. It's a fine night."

"Thank you," she spoke promptly, dropping her eyes; "but it is over a mile from here."

"That's nothing, on such a night. But did you come to the rink alone?" he asked, as they started off.

"No; a girl-friend came with me. But she'll be all right. Billy Sampson will likely look after her."

He halted, as though disposed to go back and get the friend, too; but Louise pulled him along, telling him not to worry about the girl. "She's pretty," Louise explained.

The Torontonionian laughed; but behind this endorsement of her charms was a mental speculation concerning the quality of her friendship, and, in fact, her character.

He dropped his skates in at the bank, looked around in vain for a place to buy hot chocolate, and proceeded to climb the hill with his ghost-girl on his arm. Indeed, she walked almost as lightly as a spirit, and in the moonlight her face was very spirituelle. As he regarded her Ed discovered in a corner of his brain

the hope that Nature had not given her a great fault along with her great beauty.

The walk to Allen's was a pleasure upon which our hero would look back with envy, in winters to come. Louise was in a mood that perfectly fitted his own; and she had the brains to make a mood, friendly or unfriendly, attractive. But this one, he felt sure, was not only fascinating but promising.

Encouraged by her amiability he took her to task for always having an engagement when the spirit moved him to telephone; and finished with accusing her of disappointing him on purpose.

"I didn't think it would be a disappointment," she affirmed.

"You must have known it would be, Miss Allen."

"Boys are strange beings, for they think us so strange. They expect a girl to not only know her own mind but their's as well."

"I've heard that they don't know their own. How about you?"

"Oh, I'm considered very level-headed. Professor says I'd make a great Suffragist if I wasn't——" She came to a halt, and hastily began to speak of something else.

"If you weren't so pretty," Ed added.

They were at the gate. She looked him disconcertingly in the eyes.

"Don't you flatter, too, Mr. Gray. It gets tiresome, even to a silly little thing like myself, with her hair down her back. I had hoped—thought" (she corrected herself) "you were a little different from——"

"Pardon me," he interrupted, feeling flattered himself; "I didn't mean to be sarcastic. You ARE pretty, and you—you must know you are. Honestly, now, don't you?"

"Maybe. Many people think so. However, it's not an important subject. Isn't the moon wonderful tonight?"

"Don't talk about the moon," he laughed, "it's very apt to make me sentimental."

"Oh dear!"—she made a pretty, wry face.

Edward pawed the snow a while, trying to think of some appropriate leave-taking remark; Louise unsuspectingly making it easier for him by inviting him to an oyster supper to be given at her place the following week. Of course he accepted, and felt, as he walked back over the hill, that Arrow was a fairly decent sort of a village. He pondered over the sudden change that had taken place in Louise, and found it hard to believe that a bashful little school-girl like her had actually followed him out of the rink; but what explanations were necessary after that delightful smile and handshake he had just received?

The terrible Scott was waiting up, passing the time

with a cigar and a book as usual. The latter he dropped as Ed entered, and, leaning back in his rocker fixed his eyes on the Torontonion, blew an immense cloud of smoke, and grinned evilly.

"My boy," he said, with mock solemnity, "it's the beginning of the end. I hope I'm not in at the finish."

"How did you like the game?" Ed asked, trying to appear ignorant of the teller's meaning.

"The first one was all right. I'm not worrying about that. It was a great joke, and if I wasn't so lazy I'd get up and congratulate you, Eddie. You certainly were right there. A great eye-opener for some of the boobs around here. That smash at Murray was the finishing-touch, and tickled every man on the team—even Crane, I think. You'll be in great demand hereafter. I see myself studying all alone. Yes, the first game was all right. But the one that followed, Eddie,—that was serious. After all my warning I find you sliding out of the rink with the Queen of Sirens on your arm. And here you come home at one a.m. You have lined up for the game of love, two players, and one of them a tartar. No; I'll take it all back. Love isn't a game, it's a duel; and with Lithesome Lou it's a duel to the death."

"You're an awful fellow, Bob. That old sweetheart of yours must have done the deed with a vengeance."

"Alas," said the teller, sighing comically, "and so

she did. Left me bleating like a shorn lamb in a Nebraska blizzard.”

Scott rolled into bed with some vague remark about the pleasure of sleeping. There was something semi-dramatic about the way it was done. Unconsciously Ed paused in his undressing, making a picture in the mirror that would live in his memory.

The boys at the bank next day were sullen, and refused to help the ledger-keeper with the sick junior's work. The manager, however, with difficulty concealed the gratification he felt at having his most urbane looking clerk make such a hit with the farmers.

Several of the Flannels came to the new banker and offered to surrender their place on the team to him, but by mysterious references to a certain Dr. Gordon's orders he put them off, half promising to join the game now and then in cases of emergency. The Collars also besieged him and after coaxing a while resorted to moral coercion: it was his duty as a banker, etc.; but Ed assured them that although he had a husky frame, certain imperfections were hidden away beneath the skin, and he had to be easy on himself.

By a systematic analysis of his work he came to understand the office routine thoroughly, and more than once found himself able to help the teller in making out return sheets—work demanding a reasonable comprehension of the entire local system. On one

occasion, while studying the general ledger, Murray came along and elbowing him away observed that only time and experience could give a bank clerk a proper conception of the routine. "It has to come to you," declared the accountant; "you can't coax it." This was the doctrine of a great many, Ed would learn as he progressed in the business; but it didn't appeal to him, and he disregarded it.

Murray and Crane were a great inspiration to the Torontonians at this time. He knew that he was gaining on them, and the spark of ambition glowed. Nevertheless he often refrained from betraying understanding of different matters, for the sake of good-fellowship. Often when he would have preferred to go home and study, after rink, he joined the boys for a game of cards; but he never forgot Gordon's advice to "hold the reins" himself.

The oyster supper failed to materialize, but a young banker and a farmer's fair daughter had several long walks together over the frozen meadows. Once, after rain and a sudden cold, the whole town was surrounded by sheets of ice; and the gossips were heard to remark that "there's no denying those two look sweet together,—when they stop long enough in one place for a person to get a look at them."

Ed and his ghost-girl skimmed over the glassy

fields like snow-birds, and were the envy of a number of people, male and female. More than one girl would have liked to occupy Louise's skating-shoes occasionally; and the Torontonion was in danger of losing the masculine popularity he had achieved at the opening hockey-match.

But young Romance is careless of everything, except glances: these are given and received with care. Ed smiled and looked his best when skating with Louise; and she—well, perhaps she didn't have to try. Nature was her constant ally. Just how much she enjoyed their romps Ed was not sure. There were times when he feared she was bored. Yet she rarely made excuses, now, over the telephone.

The bright winter days flew by. Pleasant work in a warm cheerful office from nine until five, with an hour for lunch, and the prospect of charming company two or three—perhaps more—nights a week, could not be called an unpleasant life. To Edward it was growing more and more desirable.

Where, then, were Nora Dell, the girls from the Lumsden Building and elsewhere, and the dream-girl? Gone, alas!—sunk in the blue of ocean-deep eyes. They came to the surface, 'tis true, in dreams and in times of dullness when Louise was torturing someone else with her charms, but sank again into

oblivion when the sun lit up those ocean-blue eyes with a smile for Edward.

Christmas came, with its trip home and the rapidly passing incidents of the brief holiday. Ed was more than glad to see his father and mother again, and they were pleased at the color in his face. It was a most enjoyable Christmas. Nora and Claude dropped in, she looking prettier than ever and he (Gray, Jr., remarked afterwards) was "fussed up like an ad. for his white-wear business." There was a theatre-party at night, and other events of a pleasurable nature. Yet, when it was all over, the Torontonion was not exactly loath to return unto Arrow.

"He must like his work extremely well," observed the father, "I was still hoping he might sicken."

"But he looks well, Peter; and I never saw him quite so high-spirited."

They were sitting alone, in the aftermath of Christmas. On the table lay two inexpensive presents he had given them, and in a corner still hung the tiny stocking they had filled twenty years before and every year since. It belonged to little Jane, who had tired of the world at the age of one, and taken her leave one night with a tranquil smile.

They made a picture as they sat there; a picture

of love and self-sacrifice, strengthened by the years, deepened by life's emotion.

Why go beyond the fireside for drama?

Speaking of the dramatic, Ed was doomed to face it at the Arrow station. There, with tears in her eyes, stood Louise Allen, kissing her father good-bye. She had a suit-case with her; and the baggage-men were heaving a dainty little trunk aboard.

The train whistled, sending a chill down Edward's spine. She was gone; and he had not even had a chance to say good-bye.

He learned, the following day, that her sister's child had died, and Louise had gone to live with her for company.

The circumstance proved a rather fortunate one, though, after all. It made it easier for E. Gray to accept a tellership in another town.

He departed from Arrow two days after Christmas. Scott's was the last hand he held, and Scott's were the last words he remembered:

"So long, old boy. Fight shy of the girls. Buy a pipe."

CHAPTER XI.

THE PLATONIC PERIOD.

For the first time since entering the banking business Ed Gray felt like a checker on a checker-board. His own wishes were not consulted. Head office issued the command and it was for him to obey. Good boarding-houses and golden-haired girls didn't seem to count for anything with the general manager.

The Torontonion arrived in Claytonville about mid-day with a grouch, and after eating a bite was rushed into a teller's box. The staff was working under pressure and had been impatiently awaiting the new man's arrival. While his predecessor waited on customers Ed "took over" the cash, his brain as clear as mud. It was an afternoon to be remembered.

Somehow or other, though, he got through it. Teller's work was not entirely new to him: he had helped Crane too often. About six o'clock, with the accountant's aid, he balanced up, forty-two cents over.

"Put it in your dip," said Thomson, initialing the book, "you may be short to-morrow."

The other boys were just as congenial as the accountant. Ed liked them all. But the manager was overbearing, even inclined to be tyrannical. He wore a laboriously waxed moustache and his eyes had a supercilious expression.

"He's a good driver," said Boyd, the teller; "but a poor worker himself. I don't know how he ever got a branch."

"Never can tell," Thomson observed; "maybe he has a faculty for getting stocking-deposits. In fact, I think he has. The old ladies love to follow him in to his office. I've heard him discussing fancy-work with them more than once.

Ed was beginning to believe he had fallen in with a band of mutineers; but after coming to understand them better took their remarks no more seriously than the the boys themselves did.

The boarding-house he found here was not to be compared with Mrs. Cary's; but it harbored a rather attractive daughter, whose presence at the table tended to stimulate one's appetite.

But Edward was going to take Bob Scott's advice—or half of it, at least. So far as getting a pipe was concerned, he preferred to wait until he was twenty-one, as his father had done. Even then he might not bother: a moustache might satisfy his masculine ambitions.

Louise could have turned her head in his direction at the station, it seemed to him. No sense in weeping so long on one's father's neck. Sisters' children died every day.

For a week or two he stubbornly refused to send her even a postcard; but the moon winked at him on a hill-top one evening and softened his heart. He addressed a letter in care of her father.

There was a rink in Claytonville, and it was larger and more popular than the one at Arrow; but Ed was in town three weeks before he skated. He found so much work in the office that had been laid aside for Someone Else (the god of the future whom so many clerks find it pleasant to worship—and trust) and really needed attention, and was, moreover, so anxious to adapt himself to his new business environment, that he worked nights, to the astonishment of his mates.

But finally he "came out of his shell," to use the words of the junior—a wicked-eyed chap with the cigarette habit but still a lustrous wit; and consented to patronize the rink. He was accepted at par by many of the young ladies, discounted by one, inspected by several mothers, and promised to be on demand in society before long.

The girl who discounted him was a brunette whom

Thomson "eagerly sought"—the bad junior's words again.

"She doesn't seem as crazy as she ought to be, Ed," said the accountant, who had only used the "Mr." once and the "Gray" twice. "Told me she thought you were stuck on yourself."

"First time I've ever been accused of that," laughed the Torontonion. "Where does she see it?"

"I don't know. Some girls don't like a good-looking fellow——"

"Just a moment——"

"Go on! You know you're good-looking. I couldn't sleep at all the first night after you arrived. Had visions of losing my beautiful Marion. Thank goodness she's jealous of your own beauty, Eddie."

Winter passed, and the Torontonion was able to write Gordon about certain progress in the direction of business studies. Also, he related some of his experiences "on the cash," as follows:—

"It suits me to a T. I like handling money—except when it's been too long away from the air, and the clean work of a cage, where you've got to balance every day, keeps a fellow on his job. I often think of you, Gordon, especially since coming to Claytonville. Even here it is exciting to know just how your cash is going to come out at the end of the day. In a box like yours it must be mighty strenuous.

Every time I'm a cent out I say to myself: a cent now means a dollar when you are a city teller, so get busy kiddo!

"Several books could be written about this office. The junior would make a good character for one of them, and the manager might be twisted into a villain. The boys are not fond of work, and think my studying a great joke. They've begun to nickname me 'Long-headed Ned.' Thomson, the accountant, says that just before I 'get there' I'll kick the bucket with a case of brain-fever. Even that, I reckon, would be better than expiring from dry-rot of the upper story."

The reply Ed got back from this epistle was characteristically Gordonian. The paying teller was working away as usual, still on the cash. Two moves had made the time seem to long to Ed that he felt as though his old friend should now be accountant at least.

One paragraph of Gordon's letter was particularly interesting.

"Managed to get that ring for Emma, at last. We're looking for a flat high enough up to be near heaven but still within reach of my salary." That was all, about Emma.

So she was gone forever. Ed's subconscious friend

Scotty gave Mickey a final kick. "What an ass you were a few months ago!" he murmured.

Fickle transition!—his mind turned to thoughts of a girl with golden hair, hair that responded to a fresh autumn breeze, and challenged the very sunbeams. And Edward sighed.

Louise had only written once; a card to thank him for the box of candy that had come from Toronto at Christmas-time, and an apology for neglecting to acknowledge it sooner.

His eyes wandered about the room he occupied alone, finally fastening upon a motto that hung above his closest door: "The most beautiful thing in the world is unselfishness—and one of the rarest."

He associated Louise in his mind with the words of the motto, and felt inclined to accuse her of selfishness. She must know he missed her: his two letters had surely hinted at it strongly enough. Why, then, didn't she write?

A knock at the door of his room interrupted his train of thought. It was Molly, the landlady's daughter, with a letter.

"They put this in our box," she explained, "instead of the bank's."

As soon as he saw the handwriting on the envelope he was anxious to have Molly withdraw with all haste. She hesitated long enough, however, to notice

his slight embarrassment and heightened color. Thereafter she acted like a society belle at table, holding her chin on a level with the top of the pickle bottle.

Louise's letter began with an apology. Followed a description of her immediate environment. She was temporarily lonesome, it seemed; in a mood into which thought of the Arrow hockey-hero happened to fit. A chance memory of certain romantic incidents connected with their association at Arrow had struck her, and impulsively she had seized a pen and some writing paper.

So Edward concluded. There was a vague insincerity about the letter, which quickly restored his temperature to normal. He had a sensation similar to that of one who swallows too large a quantity of ice-water in a mouthful.

E. Gray's temporary redemption from sentimentality had begun.

With Molly as his guide he entered upon that period of life known as the Platonic Period. All young men, and especially bankers, have served their term therein.

Molly was not overburdened with brains, but she had good looks and a surplus of commonsense. Until she got to know her mother's boarder well she was inclined to nurse moods, indicative of girlish senti-

ments; but after Edward had completely disillusioned her with moderate references to many a fair and unfortunate castaway, she refused to take him seriously, and became, in consequence, a great favorite of his. Whenever there was a social or dance on it was Molly he took.

"Might as well have a good time when you can," she told her mother, on one occasion, when taken to task for refusing to bring the banker to his knees; "that's all I'm getting and that's all I want. Ed is just a big boy, but he's lots a fun, and if I amuse him as he amuses me there's no harm done. A girl never gets a husband when she's moping around alone; but let some classy fellow like Eddie Gray think her worth while and she stands an A-one chance. You'll begin to see them coming my way pretty soon, mother. Just watch. In the meantime, I intend to enjoy life."

This was pretty much Ed's own state of mind during the two years he was in Claytonville. Occasionally, it's true, the moon winked and the breezes brought disquieting memories; but with the superb thought that he was learning to "hold the reins" in sentimental as well as business matters proved so exhilarating it carried him over weak moments and on through the months.

Holidays usually found him jumping in and out of

Toronto, where he scarcely ever had time to see anyone but his parents. He had lost track of nearly all the boys with whom he had begun banking. Two years in a city office sees a great many changes. Gordon was now acting-manager of a branch up north, and Mrs. Emma Gordon was with him.

Claude Dell was on the road for his firm, causing gentle hearts to flutter in many a town by the wayside, and hating himself as much as ever. He "made" Claytonville regularly; but Ed formed the habit of taking long walks into the country on Claudy's visiting days.

Nora was now engaged to the cousin of a millionaire's heir and had begun, it was said, to put on airs. Mrs. Gray wrote Ed about it, regretting that Nora had been in such a hurry to surrender the freedom of girlhood.

Other changes had taken place. Thomson had been transferred to Montreal, and Ed was accountant. His two years' study was coming in handy and he was learning the use of tact. To the possession of this business asset, he concluded, did the rather disagreeable manager owe his position. Those who knew Clark didn't like him; but he took care that his customers did NOT know him. He had a way of keeping them at a distance and yet entering into their affairs with apparent earnestness that proved

effective. Ed had no desire to imitate him; but he learned from him.

During an inspection the Torontonion was complimented by one of the inspectors on the way in which he supervised the routine of the office. It was the same gentleman who had encouraged him to enter the banking business on first seeing him play hockey with the R——'s.

“How would you like to go out relieving for a little while?” the inspector asked him.

The idea rather appealed to Ed, but he had learned from Clark to suppress his enthusiasm in business matters.

“You don't usually consult a man before sending him to his death, do you?”—accompanied by a grin.

“This is no sentence we're passing on you. It's an honor to be picked out for relief work; requires a man who can adapt himself quickly to different offices.”

“It means hard labor, doesn't it?”

“Oh, I don't know. Apparently you like work, Gray. Nobody but a slave would have an old ledger doctored up as you have this one,”—pointing to a closed book.

The Torontonion laughed, pleased.

“I suppose you'd raise my salary, wouldn't you?”

"Perhaps. Would you like me to mention the matter to the general manager?"

"Yes, sir; if you're sure it's for my good."

The inspector was sure it was, and made a note of it; with the result that a week later E. Gray received notice to report at Toronto for interview with the "G. M.."

Half an hour after he had said good-bye to Molly, at the boarding-house, her mother came across a very pensive girl sitting alone by the front windows.

"Well, Molly, so you really miss him in spite of what you have been saying to me?"

The daughter almost allowed an angry remark to escape; but the impulse to check it came swiftly from a big heart, bringing the tears to her eyes, and she cried instead of losing her temper.

"I don't know why I couldn't have been a man," she said, dabbing impatiently at her cheeks. "They go away and forget everything. Bnt there—it will be all over in a day or two. We women forget, too, I suppose; but more slowly than men."

Five minutes later Molly was whistling a two-step.

The general manager's office was an impressive place. At least Edward Gray thought so. He reminded himself of certain characters he had seen on the stage, moving about fearfully with a soft hat crushed between their fingers, as he took a seat.

The G. M. himself was a man of pugnacious appearance. He had a thick neck, sharp light-blue eyes, an exceedingly crisp moustache, and pudgy fingers. The rest of him was in harmony with these few details. Ed felt his knees shake a little.

"How is it you are so late getting here, Mr. Gray?"

Gray's fighting spirit was up at once.

"My train was late, Mr. Wright. Main 441 will tell you."

The general manager's countenance changed at once.

"I believe you," he said, in a tone that would have conveyed to an experienced businessman the impression that the boy's manner had answered an inquiry in the general manager's mind, once and for all. "And now about the relieving business."

He pressed a button and his private secretary appeared.

"Mr. Gray, I understand that you are conscientious and thorough in your work. You have enjoyed considerable success since you entered the bank, and no doubt you have deserved it. Good reports have come in about you from different sources. Now, it's possible that you may not keep up the good work; but we're going to take a chance on that, and treat you with the consideration a specially good man

deserves. I have instructed that your salary be increased to nine hundred, and am putting you out on relief work for a while. If you make good at that, we may have something better for you. Here is a list of the branches that have to be covered within the next six months. How do the first three strike you?"

Ed didn't look at the list but into calculating light-blue, eyes.

"They're satisfactory to me if that's where you think I'm needed. And I want to thank you for the increase in salary, Mr. Wright."

With a smile the general manager held out his hand.

"I hope you get on well, Mr. Gray. I think you will. Tomorrow morning, then, you will report to the manager at Arrow for two months."

"Arrow!" he repeated; and was appalled at the thumping of his heart.

CHAPTER XII.

FAIR LOUISE.

That his heart should beat at thought of Louise Allen, after two years of indifference, was somewhat of a revelation to Edward. He would have wagered his last dollar that the Platonic Period was his for many years to come.

On the way to Arrow his fancy glowed. He was going there as acting accountant, to relieve the man he had once knocked down in a game of hockey. What would she think when she saw the advancement he had made? But following this thought came a fit of pessimism. Doubtless, by this time, Louise would either be married or at college: he had had no word from her or about her in more than eighteen months.

The train arrived, as usual, about an hour late, and from his window Ed thought he saw Scott, but the familiar figure turned out to be Charlie Sack. Exclamations followed.

Crane and John Sampson had been moved away, and Scott was no longer at Mrs. Cary's.

“He’s left the bank and gone West,” she informed her old boarder; “and I understand he’s doing well.”

The old room looked lonesome without Bob, and Ed sat on the bed with a sigh when Mrs. Cary closed the door behind her. Ere long, however, he followed her downstairs, in quest of news; and by asking skillful and innocent questions succeeded in obtaining the information he sought—and dreaded.

“Your old friend Louise is staying at home now, keeping house for her mother. Four afternoons a week she has charge of our new library, above the post office.”

Ed was to meet Sack at the bank after leaving his stuff at Mrs. Cary’s, but in passing the hall telephone, upon which the June moonlight beamed through an open window, a romantic impulse to call up the ghost-girl seized him, and he obeyed it.

The voice sent an electric current through him.

“For goodness sake!—Eddie Gray. It’s only nine o’clock. Do walk up to the top of the hill, and I’ll meet you. I want to get a look at you right away.”

Who was Charlie Sack that he should interfere with an arrangement of this sort? Edward made his excuses by phone, and the good-natured Anarchist said he understood.

Arrow was clothed with all the romance and beauty

that a bright June night can bestow. Most of the inhabitants were already in bed, and the tree-clad streets were quite deserted. If there were any lovers in the place they must have taken refuge from the gossips in sequestered bowers.

A lilac-scented breeze came over the top of the hill, blowing the ghost-girl to her trysing-place. Ed was there before her, calling himself names for being so excited.

She did not call to him from a distance or wave a sun-bonnet, but waited until her eyes met his, then extended both her hands and told him he was a darling for coming back. Her hair was done in a great golden sheaf-coil that rested in the hollow of her neck, and her eyes were lit with a fire-fly glow.

Ed couldn't see how she was dressed, at first. He had eyes only for her disquieting beauty. The sight of her gave him a sensation not unlike pain; a combination of suffocation and ecstasy.

"Louise," he said, "it isn't fair for you——"

She waited for the finish of the sentence, looking into his face like a child.

"—for you to be so lovely;" he managed to say it.

The laugh she voiced found echo in the distant call of a whippoorwill from the wooded lands eastward, and taking his hand she started off with him in the direction of her home.

“Come,” she commanded, “I mustn’t stay out too late. And now tell me all about youreslf. What are you doing here, and how have you been getting along?”

He tried to make her talk of herself, but she wouldn’t. Each time he asked a question she asked one, and when he had replied to it she would ask another. Evidently she was determined to have her way; and, in truth, Edward was willing that she should. He liked to see her interested in him; and, besides, there was pleasure in humoring her. When he told her he had been getting along well and was now a Relief Man (using the capitals), she seemed genuinely glad.

Having, as he thought, satisfied her curiosity about himself he began paving the way for something sentimental. He hinted at many months of loneliness following a certain letter and at the feelings he had had when the general manager mentioned Arrow; but Louise had a way of misinterpreting him that proved very disconcerting. By word or gesture she took the edge off every hint he threw out, and left him helplessly floundering in the depths of her mysterious eyes.

Before they reached the gate—the gate he remembered, now so well—he had quite given up trying to

talk sentiment, for the time being. Mere words could never win her, he felt: yet he would win her.

At last the Scotch in E. Gray was roused to passion. Until now his *affaires de coeur* had been but the philanderings of Irish, the harmlessly sentimental one; but hereafter he would have to reckon with the determined affection of Scotty,—and we fear the reckoning!

Without any trivial demonstration he left her, that night, sober, thoughtful, and rather miserable. The chords of his deeper nature were beginning to vibrate—ay, had begun; and his soul was set in motion. No more would he be dominated by the romantic imagination of a boy, but by the mature passion of a man.

Twenty-one, more than ordinarily successful as a bank man, drawing a salary larger than that on which many a man and wife lived, he felt perfectly justified in thinking of marriage, as he lay awake in his room that night. And it was characteristic of the Scotch part of him that he did not reckon with obstacles; he ignored them. Louise's rather unsentimental conduct of the evening did not bother him. He loved her and he had to have her. There must be a way of winning her, and he would find it.

So resolved, the Torontonion fell asleep; but all

night in a dream he stood at the top of a hill, waiting in vain for someone to appear.

Charlie Sack grinned when his old running mate put in an appearance next morning.

"Eddie," he said, "you're making an early start. Remember, you're not here to stay, and if you spoil the ground for the rest of us it's a dirty trick."

The Torontonians laughed and put the teller off by referring to a subject even more delicate than the fair sex—to Sack.

"How's the bank union coming along, Charlie?"

"Fine, Eddie;" and lowering his voice; "we're going to surprise the country one of these days. If our men ever struck there would be a tie-up in business that would strangle the country."

Ed was not sure, but he thought he saw the shadow of a grin on the teller's face.

"Has it helped salaries any so far?" he asked, without sarcasm.

"I think it has. Not mine, though. The G. M.'s wise to me and is trying to squeeze me out. You can see for yourself how they've kept me back. Imagine me playing teller in a side-station like this, Eddie—and you acting as accountant. Why, I've been in the business twice as long as you have."

"Oh well, cheer up, Charlie. Luck will come your way yet."

Sack grunted.

"The old story. The trouble with us bank clerks, Eddie, is that we wait for luck—as you've just advised me to do. The policy of the Society is going to be: manufacture your own luck."

"That's mine too, really. I was only trying to cheer you up a moment ago. But the point is, how are we going to manufacture—what process are we going to use?"

"Gee, you've grown into a highbrow, Ed! You talk like a lecturer. I'm glad to see it, too. What the Association needs is men with brains. You'll be with us yet, I know."

"You haven't answered my question yet, though."

"Oh, about the process? Yes. Well, as chief Nihilist,"—Charlie grinned as he used the term that was often applied to him, "I advocate Force. We can't expect things to come our way without a fight."

"My doctrine too."

"Good! You're ripe for membership. On the square, Eddie, won't you come in with us and help a good cause along?"

"I'm afraid not, Charlie. The force you talk about is not the same as mine, I guess. As I see it, **individual** force is the secret of a bank clerk's success. You are advocating the **collective**. Now, if the

individuals haven't got the knowledge and power within themselves, how is the Association going to have it? A union of average bank clerks would look to me like a long chain of weak links."

Ed was surprised that these arguments should come to him on the spur of the moment. They had been floating around in his mind but had never taken concrete form before. The teller was also surprised.

"By golly, Eddie," he returned, "there's a lot in what you say about the weak links. Most of them are not only weak but rusty. If you'd tried as hard as I have to weld them into a chain you'd appreciate it, by heck! But now supposing we had a chain of links like yourself, don't you think we'd be able to bind the G. M.'s hands?"

The workings of the Anarchist's mind pleased Ed. He could not help admiring Charlie's cleverness, although he considered it misused.

"Why bind anybody's hands, Charlie? If we had a thousand associations we'd still only be able to demand what was reasonable; and we can do that now, as individuals, if we have the individual strength."

The teller was working on an answer when Mr. Boyd called "Cash!" from the interior of the vault; and the argument was postponed.

The manager was as easy-going and good-natured as ever, and still held his accountants in awe. He

had discovered another junior in the neighborhood, who came up to the physical standard required at Arrow, and was, like Sampson, a sympathizer with the Flannel Shirts.

Ed amused himself, during the day, by inspecting the work of Murray, now on furlough. The accountant had left on the train that brought his temporary successor in, and managed to get aboard without being seen. The relief man found his work very much inferior to what, as ledger keeper, he had once thought it; and the discovery was encouraging.

"I'm certainly getting on," he told himself, in a moment of dizziness, "and can talk to Louise any day now."

Always, during the day, he felt like that; but when evening came and he met the girl with the coil of golden hair, discretion bade him wait. Sometimes she seemed in a mood where he could safely say the fatal word, but the light in her eyes invariably changed before he had quite the courage to speak.

In his dreaming hours he compared her with other girls he had known, trying to remember one with a temperament like hers; but it seemed to him that of all the changeful creatures of a moody sex she was the most uncertain.

The night came at last, however, that found her subdued in manner and apparently tractable. Con-

trary to her custom she did not talk about him but about poetry, and allowed his imagination to answer hers. Truly he had never seen her so tranquil, so lovely. The ocean-blue eyes had deepened, softened; and the coils of gold no longer dazzled. Her brain was active, but without creating a tension in him; her entire mood harmonized with his.

"Louise," he said, with difficulty keeping his voice steady, "I'm half afraid of you."

Ordinarily she would have laughed at him, but tonight she answered with a glance so shy, so fleeting, it set him on fire, and, before she could heed the danger signals he was kissing her and talking with the amorous eloquence of a Byron.

Louise listened to him, her face hidden; several moments, in which anything might have happened, passed; then she impetuously threw her arms around his neck.

"You're perfect, tonight," he told her, in parting.

"Only tonight?" she smiled.

"Always," he replied. "But sometimes I love you more than others."

"Don't go yet," she said, after a pause, when he seemed to be on the verge of taking his leave; "I want to talk a little while longer."

She moved toward a rough settee inside the gate and he followed her.

"Tell me all about the city, Eddie." The pensive expression was leaving her eyes. Or was it a change in the moon? "I've been there quite a bit, but I'm only a girl. You boys know all about it. Tell me some of the mysteries."

He was a bit puzzled to know how the mysteries of a city could interest her at the moment. Had he not just been telling her great mysteries about himself? But to the heart that is determined to love, doubts are easily explained away: Louise was avoiding the embarrassment her impetuous betrayal of affection had created, by pretending to be interested in the commonplace—that was all.

He humored her; related many stories descriptive of city life, taken from the stage, novels, and real life; made its sins blacker and its allurements brighter than they were; and acquitted himself, on the whole, nobly. The subject offered greater scope for impressing a young country girl than he had at first thought. "She must be admiring me," Imagination insinuated, as he neared certain climaxes of his speech.

"Do many people own motor cars?"

This question did not bear on him; but here again she was pretending to be interested in the commonplace. He answered to the best of his ability. Her last remark on the subject was:

"It must be nice to have lots of money."

Once more Ed was ready to take his departure, when a slight pressure on the arm detained him.

"Do you ever hear from Mr. Scott?" she asked. Anything, he thought, to prolong the happiness she must feel.

"No; I understand he is out West."

"Yes. In Calgary. They say he is doing well; has his own automobile and leads a gay life."

"Glad to hear it. Bob never really cared for banking. He used to say he'd end up in the dark end of a musty city office, as a mere pen-pusher."

Louise's eyes had a peculiar way of expanding and contracting. It was said to be one of her charms.

"You won't be here much longer, will you, Eddie?"

The hour was getting late. Ed was glad she showed signs of coming nearer to the burning question.

"Six weeks, Louise. What will you do when I'm gone?"

Answer, a sigh; and the banker bold brought his brute strength into play.

Oh vain Edward, to think you knew the full meaning of that little sigh! Why, instead of looking so much at the stars in heaven, did you not study more closely those strange jewels of light on earth beside

you? Yet, who knows, even had you done so, with the most penetrating scrutiny known to scientific, foolish man, you might still have remained in ignorance and gross darkness. The chances are you would.

It was fate, Edward, as it is the fate of all of us who bow down before a beautiful image of clay. The golden coil was about your neck and the diamond-eyes had you fascinated.

"Don't talk about it," she answered slowly. "Only remember that there are forty two happy days in six weeks."

"Yes, and days after that."

A suspicious sound in the semi-darkness.

"Tell me, Eddie,— do Relief Men travel all the time?"

"No; only in the holiday season."

"I suppose they have to be experienced city men, don't they?"

"Yes, they need city experience." Unobserved chest expansion.

"And are valuable to the bank, I imagine?"

Accusing her of tender flattery he tasted delight once again and departed, one of earth's happy fools.

CHAPTER XIII.

SUSPICIONS AND A MAIDEN'S WHIM.

The July afternoon was smotheringly hot, and the rumble of distant thunder foretold the gathering of a storm. There was that in the stifling atmosphere that works upon one's nerves and brings on irritability.

"For heaven's sake, Tom, open the window," Sack called to the junior. "I'm suffocating."

The teller was in the midst of the three-o'clock rush; and along with his other worries had a parcel to make up for the down train. On a small table in his cage and on the counter itself he had "sundry" bank notes sorted out in little piles, to which he attended when he could steal a moment between customers.

With that faculty for doing the wrong thing so common to juniors, Tom opened the only window he should have left closed—the one immediately opposite Charlie's cage.

The first breath of air disturbed a bill here and

there on the teller's table, but he was busy waiting on a shrew and seemed not to notice the breeze; then, as he turned with a suspicion of that dread that all tellers feel in making up a parcel where there are draughts, a cyclonic blast, hot and dusty, struck him, filling his eyes with grains of sand and other superfluous matter.

For a brief and awful moment he stood there, dazed, feeling the precious bank-notes whiz about his ears as though blown from a fanning-mill; then he sank on a chair and uttered profanity that Tom marvelled at. The things he called the agricultural junior had probably never before been heard of around Arrow.

Attracted by the notes of distress that reached him at his desk Ed cast a glance in the direction of the cage, and biting away a grin went to Charlie's assistance.

"Go on with your work, Charlie," he said; "I'll gather this stuff up."

The acting accountant did so, and the parcel got off safely to Toronto; but when Sack balanced up he was a hundred and fifty dollars short.

"Eddie," he called, "are you sure that parcel was all right?"

"Yes; I checked it over twice."

Being a man of five years' experience and more accurate as a clerk than optimistic as a banker, Charlie checked his work over again before drawing the accountant's attention to his shortage. The two of them then worked together over the books for half an hour, and failing to trace an error worth a hundred and a half got on their knees and ransacked the cage—in vain.

"Here it is," said the teller, after looking at one of his books for a very long time.

"Good!" cried Ed, thinking it was the money.

"I distinctly remember that seven big legals came in today from the D——. My cash statement only shows five more than yesterday. There are two notes missing; one for a hundred and the other for fifty."

Further investigation tended to confirm Sack's fears, and again they searched in the remote corners of the cage for missing money; but without favorable results.

"May be in the work after all, Charlie," the acting accountant encouraged. "Or there's just a chance the parcel was over."

Thus hoping, they let matters rest for the night, and, in fact, until an acknowledgment of the parcel dispatched came from Toronto branch.

"Some city teller may have given a theatre party

on the strength of it," Charlie remarked, with profound disgust.

Reminding him of the unpleasantness of being suspected of thieving, even by an unknown person at a distance, Ed consoled him with the hope that his shortage would come back in the form of conscience money from some overpaid customer. In the meantime the matter had to be reported to head office.

Two days later Mr. Boyd called Ed aside, mysteriously.

"Gray," he said, more serious than was his wont, "I have just received a personal letter from the general manager, and I think I ought to tell you that there seems to be some skepticism down there concerning your story about the gust of wind. Now, I would bet my last dollar on you, or I wouldn't mention the letter to you; but are we sure that Mr. Sack——?"

"Do you mind letting me read the letter?" Ed's cheeks were getting hotter every minute.

"Certainly not." The manager handed it to him, and he read a paragraph wherein Mr. Boyd was advised to keep an eye on his staff. "This matter may be more serious than it looks," wrote the general manager. "Do not pass it over as a part of the day's work."

Very humanly forgetting that the inoffensive and

socialistic Sack was also one of the "staff" Ed construed the letter as a personal insult—worse than that, a felonious charge; and almost ground his teeth in Boyd's presence.

The manager urged him to be reasonable, expressing regret that he had mentioned the letter at all, and trying to explain that if he had had suspicions he would never have come to one of the parties suspected; and Ed was beginning to show signs of tranquility when Boyd indiscreetly referred again to the teller.

"No, you're crazy——" he exploded, apologizing a moment afterwards. "Charlie's as honest as the sun. Their rotten suspicions be ——! We're sharing the loss between us, aren't we? What more do they want?"

"Well, you see," Boyd ventured, "it really is an unfortunate situation. They are tricked so often, you know, that they grow—er—cautious."

"But they know us," Ed snapped,—“or ought to.”

"Never mind; don't worry about it, Gray. I'm awfully glad you think Sack is honest. As far as I'm concerned, the matter is dropped. Of course, I'll have to reply to this personal letter, and assure them that I am convinced of—er—the teller's honesty."

Feeling that his temper was breaking loose again, Ed considered it advisable to say no more; and the manager seemed delighted with his silence.

"Forget it," said Boyd, finally.

As a means of doing so, Edward called up Louise, who consented to see him for the fourth time that week. Once in her presence he knew it was an easy matter to forget business cares.

The moon had gone, but there was a new charm in the darkness of a summer night. They took one of their favorite walks, she more than ordinarily loquacious, he the reverse.

"Eddie, you don't know how I long for a little excitement at times, here in Arrow. It's been awfully quiet lately. Why doesn't someone start a picture show?"

Lovers of any calibre at all, have a right to pick a quarrel occasionally, if only for the joy of making up.

"I don't find it so boresome," he replied, releasing her arm.

"What's wrong with you tonight—you seem grouchy? Are things going contrary at the bank?"

"The bank's all right; but a certain young lady I know is too much like a baby."

"Thank you."

It was not long, though, ere he retracted his cruel

words, and by way of penance told her a business secret.

"And do you have to pay that money yourself?" she asked.

Yes, he did.

"That's a funny arrangement. But you won't miss seventy-five dollars, Eddie. It isn't much after all, is it?"

No, not so very much, he guessed. Just a month's salary.

"A month!" she repeated. "Do you—" She hesitated.

"Well, you see," he explained modestly, "I've got along particularly fast. Sack just gets the same and he's been in the bank five years, and is only a teller."

There was a silence, void of enthusiasm on her part.

"I've been in the bank less than three years, you know."

Still unenthusiastic, Louise drew a letter from her blouse and pointing out a paragraph told him he might read it. "This is the country for a young man, all right,—if he has any go to him. I cleared five hundred dollars last month in real estate and expect to do better this month. It's only the dubs who fail out here. The way a fellow wants to do is

to come out and strike any kind of a job until he saves a hundred or two, then invest it and keep his brains working."

Ed felt very uncomfortable after reading the paragraph a second time. What was Louise trying to do with him? Before he could find phrasing for his thoughts, however, she had leaned toward him, and was speaking.

"That man, a casual friend of mine, hasn't the brains you have, Eddie; and I don't believe he's got the perseverance either. But while you are grinding away here, making money for the bank and barely managing to live, he is saving more money in three months than you make in a year; and I'm quite certain he doesn't have to work as hard as you."

The Torontonion was trying to recover from his humiliation.

"We hear a lot of stories from the West," he remarked, heavily, "but they are usually exaggerated."

"This one isn't. The person who wrote it is one of the most honorable men I've ever met. . . . Eddie, did you ever work anywhere but in the bank?"

No, he had not. (The nine hundred a year was looking smaller every minute.)

"Then you don't know what you are worth. Others have set a certain value on your service, and without even investigating you accept it. After a while, possibly, you'll take everything—maybe even failure—for granted."

Louise was surprising him; not only by her boldness in frankly criticising him and his business but by her arguments. No one had ever talked to him like that before.

"But Louise," he argued, determined to hold his own as long as possible, "how many fellows my age in this town make seventy-five dollars a month?"

She smiled the smile that her Balaam worshipped.

"I hope you don't want me to compare you with these boys in Arrow! I don't mind seeing you play hockey with them, Ed,—especially when you have the ice all to yourself; but when it comes to intelligence and business ability—" She broke off, making her speech the more effective. "But there, I've got you worrying, and you've had troubles enough today already. Let's forget it. Kill that mosquito on my cheek, Eddie."

As a rule the Torontonion was a good sleeper; but there was no sleep for him that night. Louise had kindled his imagination, and touched a spark to that inflammable element in him,—ambition. Fancy carried him far beyond the confines of his present ex-

istence, out into a new and wonderful land flowing with milk and money. He had visions of a neat, new office where he was manager and staff rolled into one. The office faded away and a little brick home, like those he had seen on farms along the railway line from Toronto, sprang up. It was surrounded by flowers and shrubs, the front door was open, and a golden-haired girl stood therein, gazing over a sunny prairie.

As a result of this nocturnal orgy, though, he was peevish at the bank next day; and saw the dark side of everything. Work was monotonous; and he kept thinking of his salary. In opening the mail he tried to figure out what fraction of a cent he received for each letter. Thought of the cash shortage bothered him. He would have to work thirty days for nothing, just because the wind had blown in the window with a little extra force. Having entered the teller's cage to do a charitable act he had laid himself open to suspicion of thievery; the general manager had put a detective (Boyd) on his trail. What would Louise have said had she known about the personal letter from head office to the manager? Edward chewed the membrane of his cheek and looked at the endorsement of a cheque without seeing it.

Sack, also, was in bad trim, and reading something

sympathetic in the accountant's face approached him to exchange grouches.

"I suppose this is the last straw," he growled. "I, the leading bank union advocate, drop a hundred and fifty like a nickel, and my only explanation to head office is a little hot air through the window. I'd like to bet another hundred and fifty that they suspect me of shoving it down in my jeans."

"How about me?" said Ed, with a note of disgust in his voice.

"I'm not worrying about you, Eddie. You've got a pull, and they know you wouldn't lift a penny; but me—they're all wise to my ideas and they'll think I've simply enlarged my creed a little."

Although it pained him to do it, Ed was compelled to smile. Surely Charlie must have been fed on sour milk when he was young.

"What do you mean when you say I've got a pull, Charlie?"

"Your salary and your job. It's a cinch you stand high with the G. M. or you wouldn't have got along so well."

"Haven't I earned it?"

"Sure. But some of the rest of us have also earned good things—without getting them."

Ed did not reply that that was an open question, although the thought crossed his mind. "I'd feel

like quitting," Charlie went on, "if it wasn't that a resignation would look suspicious right now. They'd swear I'd robbed the till, sure."

Ed did not realize until Charlie spoke that Louise's words had really taken effect. Now that he was confronted with a new difficulty, surrounding his resignation, he began to see just how far his mind had traveled toward Western Canada.

For the rest of the day he worried over the situation, and in the evening went for a walk alone. He started westward, fully intending to keep in that direction until it was time to come straight back; but a force drew him southward, mercilessly, and eventually overcame his resistance.

Not having expected him she was dressed with special care, knowing, from experience, no doubt, that it is the unexpected that happens. Her face filled with color at his approach; but whether from love or merely excitement he did not stop to ask himself. Ed was nothing if not wholehearted in his devotion.

She made no mention of the subject that had last engaged their conversation. Her remarks concerned his person, chiefly; his clothes and countenance. That's a beautiful tie, Eddie; and you are working too hard, Eddie."

Easily she brought about a full confession of what

lay upon his mind. It was fine to have someone in whom to unreservedly confide. He wanted so much to please her; she was such a sweet and clever thing; but how could he take her advice just now? Would she like to have him suspected of taking money?

"You foolish boy! What do you need to care what they think? You know you are innocent. Are you going to allow an unfair suspicion to hold you back for a whole year—maybe longer?"

"A year—what do you mean?"

"This is the season to go West: and you're going, Eddie, I know you are. Money circulates fast out there in the early fall, after the crops are off. Don't put it off till spring, or you'll again postpone it. I want so much to have you make a success. You are clever and you can do it."

Her enthusiasm fired him.

"Louise, I have told you almost everything. But there is one thing yet I must tell you." Her eyes had expanded.

"I sometimes feel afraid of losing you."

"Of losing me?"

"Yes. I want you to promise that if I prove myself worthy you'll marry me."

She lowered her eyes, and he went on, feverishly.

"If I can hope for that, Louise, I'll do anything and go anywhere."

He felt that he was speaking rashly, but the feeling lay far beneath innumerable thrills and was disregarded. Gradually she raised her eyes again and looked fairly into his.

No word was spoken. He required none. The love and promise in her gaze were too apparent—to him.

CHAPTER XIV.

FACING THE GENERAL MANAGER.

Promises, Ed reflected as he lay in bed very much awake, are extraordinarily easy to make, especially when a fellow is under the spell of beauty. In Louise's presence he felt capable of any effort; but apart from her his intellect had a cold and calculating way with it. Just how, for instance, was the color of her eyes going to convince the general manager of an acting accountant's honesty under trying circumstances?

Unanswerable questions have a tendency to annoy us. Edward was more than annoyed. He had a keen desire to get into a fight of some kind. Every time he thought of the suspicion he was evidently under he fumed.

"Oh hang it!" he muttered, on his way to the post office for the morning's mail, "what's the use? I'll make out my resignation in the ordinary way and if they offer any comments it will be time enough to worry."

There was another personal letter for Mr. Boyd, in the mail; and it was marked on the corner: "General Manager's Department." The acting accountant whistled softly, stared out the post office window a second, buried the letter among the rest, and renewed his resolution to take things as they came. Nevertheless, he waited impatiently for Boyd to mention the letter. If it contained good news the manager would say so; if not he would say nothing.

Boyd said nothing, and Edward was so uncomfortable he resorted to trickery. By dint of considerable scheming he got hold of the letter, finding, according to the old maxim, nothing good about himself. Mr. Wright wrote: "As for Mr. Gray, he seems to have a good reputation and comes from a fine family; but in matters of business we cannot always count too much on this. I still suggest that you keep in closer touch with your staff, until we are convinced that the parties concerned in your recent loss are not blamable."

This was more than the Torontonian could stand. "That settles it," he muttered. "Tomorrow I take a holiday."

Thinking it was a family matter the manager allowed him the day off, without asking questions.

"Louise," he said over the phone, "I'm going to Toronto tonight, but expect to be back on the four

o'clock train tomorrow afternoon. If you meet me I may have interesting news for you."

"This is exciting, Eddie. Yes, indeed, I'll be waiting for you. By the way, I wish you'd bring me that new song: 'Deep Within Me'; and there's something else I want, too, but you can't get it."

"Are you sure I can't?"

"Quite."

But the mere mention of it, in the abstract, strangely elated him. Some day they would be able to shop together, regardless of what "circle" they were in.

Mr. and Mrs. Gray, needless to say, were surprised at the unannounced appearance of their son.

"Moved again?" asked the father.

"No, just down for an interview, dad."

Smiling proudly, the mother remarked aloud to some invisible fourth party: "We're getting on, with our official interviews every little while. More money and more work, I suppose?"

"You never know what to expect from the G. M., mother,"—feeling the force of his own remark.

Ed was not in his usual spirits, and his father hinted something to this effect after a protracted pause.

"Well, I'm getting old, you know, dad. In another twenty years I'll be sitting around with a pipe

like you, talking in monosyllables and thinking hard things about a son."

"But not so contented, my boy. You won't be lucky enough to get a girl like your mother. They don't make them nowadays."

"Tut tut, father. Blarney doesn't sound genuine from a Scotchman. There are lots of fine girls just waiting around for young bankers with good salaries; as womanly and attractive as they were in our day."

Peter grunted skeptically. Ed was dreaming, with a smile on his face. He pictured Louise in a hoop-skirt and bonnet, and a sigh escaped him, a sigh that found immediate echo in the direction of his mother.

"So often, though, the best men get the worst women; and vice versa. Take Nora's match, for instance. Where could you find a nicer girl?—and yet she made a poor marriage."

"Her husband may die," cheered Mr. Gray; "there is always that hope."

"I thought he seemed like a fairly decent sort of chap," said Ed, feeling some sympathy for the unpopular one. "What's his business?"

"Clerk—book-keeper," answered the father, with disparaging accent. "Has reached the top of his ladder and will probably grow uneasy afterwhile and begin the descent."

"Maybe the inspiration of being so high up will keep him there," Edward ventured, not meaning to speak slightly.

"But a step-ladder isn't high enough for that."

That sensible parents should hold such spite against an innocent man for wedding a favorite girl was a mystery to Ed. Would the good people of Arrow talk about him like that some day, for taking Louise away? He sincerely hoped so.

At breakfast, the following morning, his mother subtly tried to learn the cause of his pensiveness, thus:

"What was she doing in the dream you are living over again, Sonny?" Mr. Gray had gone to his office.

Ed grinned. "You are a mind reader, mater. I was thinking of a dream—a business one; and if the interview I am to face this morning is anything like the one I dreamt about you'd better have a couple of surgeons waiting for me."

"You speak of FACING it, Eddie. Do you expect it to be unpleasant?"

"Never can tell. Our general manager is in a class all by himself. When he gets you in that swell office of his and begins looking through you with those little eyes, it's no entertainment."

"Well, if he gets nasty, just you quit his old bank

and come back to school. You're young enough yet."

This remark was a surprise indeed.

"You seem to have been won over to the other side, mother. Surely you're not going back on the profession you used to think was such a good one for me?"

"No, dear. But oh! it gets lonesome around here, month after month, without you. Have you any idea, Eddie, how we miss you?"

He kept his eyes on his plate, and in its shiny surface saw the reflection of a western home where two elderly people visited two newly-weds, and stayed to spend the summer. He even saw the imperfect vision of a dentist's office, just around the corner from his bungalow, whose windows were decorated with the name of Peter Gray.

"Some day we'll be together again, mater," he consoled. "The interview this morning may bring forth something."

"Maybe they will send you back here, Eddie!"

"No," he smiled; "don't hope for anything like that. Expect the worst, then if the best comes it will be a pleasant surprise."

With this brave speech he left the breakfast-table and set out for Head Office, not exactly in fear and trembling but quite free from superfluous hilarity.

His heart beat faster and faster as he neared the bank, but in the elevator slowed down, even missing a couple of beats.

The general manager was working at his desk as usual when Ed entered, but after a second look at the young man before him, laid down his pen and sat upright.

"Mr. Wright, I've come to see you about the recent shortage in the cash at Arrow branch."

"You are Mr. Gray, are you not?"

"Yes sir. I understand that head office has its suspicions about that matter, and I came to find out just where I'm at."

Mr. Wright played with his crisp moustache.

"In the first place, Mr. Gray," he asked, apparently without having to think, "will you please account for your absence from duty during business hours?"

"I am accounting for it, sir. Mr. Boyd gave me the day off."

"Without our permission," added the general manager. "I fear Mr. Boyd is rather lenient in some respects."

Edward thought he had better not talk too much on the start; he waited for the general manager to go on.

"Could you not have written us about the matter to which you referred, Mr. Gray?"

“Not satisfactorily. I wanted you to fully understand my view; I wanted to convince you that I’m no thief.”

Mr. Wright’s eyes were finding a more deadly focus.

“What has Mr. Boyd been saying to you?” he asked, slowly.

The incident of the first letter was related.

“Did you read it?”

“Yes, sir.”

“Was there any reference to thieves?”

“Not explicitly; but the inference was there. You advised Mr. Boyd to keep an eye on his staff—including myself.”

Mr. Wright turned suddenly to his work.

“You have acted hastily, Mr. Gray,” he said, crisply. “There has been no charge of dishonesty made against you. The matter is settled: you may go back to duty.”

Ed clutched a corner of the desk and rose to his feet.

“The matter is NOT settled,” he said, almost faltering before the effect his rather vehement remark produced.

The general manager’s voice was as tense as his gaze was intense: “It would be advisable for you to do as I have suggested, Mr. Gray.”

"I'm damned if I will!"

They were both to their feet now, in fighting attitude.

"You can't bulldoze me, Mr. Wright, if that's what you're trying to do. I came here to have this thing out and here I'll stay until it's settled."

"You'll go now or I'll have you thrown out—out of my office and out of the bank!"

"You can't do it! I've punched bigger men than you, and before I let you call me a thief I'll beat you into—a—a——"

Ed had never been so excited in his life. He stutted and trembled ridiculously. The general manager also seemed keyed up, but remained calm. Suddenly his manner changed and he sat down.

"Don't be a fool, young man; sit down and cool off." A short silence. "Now tell me the circumstances of that case again."

In a voice that faltered at first but grew more steady as he advanced, Ed related the story of the missing money in all its details, finally confessing to having seen the last personal letter sent to Mr. Boyd.

"Oh I see," said th G. M., actually smiling. "I suppose, Mr. Gray, it never occurred to you that the instructions of that last letter might have been for the manager's benefit particularly?"

"How do you mean?"

"I mean that Mr. Boyd is altogether too negligent of his staff. He is a good business getter, but a poor manager in other ways. We have to keep him on edge all the time."

Edward felt sheepish, and admitted as much. Mr. Wright extended his hand.

"There," he said, "it's settled. I'm glad you came; your visit has helped strengthen the first impression I had of you. You're a fighter, Mr. Gray, and you'll succeed—if you only keep your head. . . . I'd like to ask you a question before you go. It concerns the teller up there, Mr. Sack."

"He's all right," came the reply, impulsively; "and it's not fair to hold suspicion against him for a minute."

"Thank you; I'm glad to hear you say that. We don't like to suspect our men; but we have to be very careful. Some day you may be a general manager yourself, and then you'll understand what a responsibility we carry."

"If you will pardon the remark, Mr. Wright,—I think you ought always to give a clerk the benefit of the doubt in cases like this. It's a terrible thing to feel that you are suspected of crookedness."

The elder man smiled, and for the first time dropped his eyes.

"Perhaps," he said; "but we get hard-hearted, my

boy. Haven't time to think of all these little things, I suppose."

Ed wanted to make a comment on "these little things," but felt that he had been sufficiently insulting for one day. This was the last time he would see Mr. Wright, most likely; and he wanted to leave as good an impression as possible.

The busy official looked at his watch and Edward decided he had better come to the main point at once.

"Mr. Wright," he said, a trifle nervously, "I had one other object in coming here today. I am leaving the bank and going West. But before doing so I wanted to be sure no one at head office would associate my resignation with that Arrow trouble."

"You have prospects in the West, then?"

"Yes, sir."

Again the G. M. toyed with his moustache.

"I suppose it is immediate leave you are after?"

"No, sir; not if it inconveniences the bank. I am quite willing to stay in Arrow until Mr. Murray returns. His two-months' leave of absence expires in about three weeks."

"That will suit us better." A pause. "You are sure you are acting advisedly, Mr. Gray? Remember you have succeeded as a bank clerk."

"I have made up my mind, Mr. Wright. But you

can understand that I wanted to leave a clean sheet behind me?"

"I understand that. We will give you a good recommendation. I wish you luck. Good bye."

The interview was over, and E. Gray was a happy man.

His mother thought, when she saw the brightness of his countenance, that surely he had been moved back to Toronto; but a sentence or two quickly disillusioned her and brought a heart-pang that only the best of mothers know. He seemed impatient to get back to Arrow, she thought, and wished he had been born with a less reticent disposition. Had she known that he confided even business secrets to a younger and fairer woman, the idolatrous mother would have been miserable for weeks.

Louise was at the station, as she had promised she would be, waiting for him and for the sheet of music—which he had forgotten to bring.

"I'm so sorry, Louise," he apologized. "If you had only let me buy that other article I might have remembered."

"No 'might' about it," she laughed. . . . "But what's the good news?"

"I'm going West in a month."

"Really?"

"Really."

They walked down the railway track, together, in the direction of her home; he speculating on the success he was going to achieve in the Great West, and she encouraging him as no other girl in the world could have done at that time.

The days passed swiftly, bringing the promised recommendation "To Whom It May Concern" from head office; along with a pleasant surprise in the shape of a bonus of seventy-five dollars, "in place of the hundred increase you would have enjoyed had you remained in the service." Already he had paid off fifty dollars of the loss he shared with Sack; and was now in possession of railway fare to the Land of his Dreams.

CHAPTER XV.

BANKING FAREWELL.

It was a common saying with Peter Gray that "once Eddie sets his mind on anything you might as well let him go it." Usually Mrs. Gray replied that a seed begets its own kind; but upon this particular occasion she had no heart for retort. Edward had taken the ten-thirty westbound at Union Station, in company with a home-seeker from Arrow.

With the determination characteristic of his breed he had borne down all resistance from his parents, with remarkable good nature and an occasional witty remark. His final word of consolation to his mother had been: "When I come home next, you'll be almost sure of having me here forever (unless," he mentally added, "you and dad come to live with Louise and me)"

His traveling companion was a young farmer named Cox, bound for Medicine Hat. Ed also bought his ticket for that point, on Cox's advice. "It's the liveliest place in the West," said the latter; "I was

there last year and I know. If you should happen to get up against it I'll get you a job on my brother's ranch at Maple Creek, near The Hat. But you won't. You'll land an office job inside of a week, or I'll eat my smock." Glancing at the smock, Edward took heart.

For the first hundred miles he needed encouragement, all right, for a reaction from the excitement of the day had set in and he was feeling both homesick and pessimistic. Here he was, on his way to a strange country, very far off, with only fifteen dollars in his pocket—ten of which his mother had forced upon him in leaving. What assurance had he that success would smile on him? And if he failed, how could he expect the bank to take him back, after having shown such poor appreciation of its generous treatment?

To keep his spirits up he engaged Cox in a game of cards until the early-retiring farmer's head nodded pitifully. Then he lay in his berth, gazing out upon the passing rocks of Northern Ontario, thinking of a girl with golden hair until thought of her was lost in sleep.

Daylight and a cool breeze from Superior drove away the gloom of the previous night; renewed in him the great hopes that Louise had inspired; and brought him fresh courage. He spent a pleasant day

with the genial Cox, whose enthusiasm increased with the hours, and went to bed the second night to brighter dreams than a common bed had ever given him.

“Well,” said the young farmer, with a wider grin than on the previous morning, “we’re now in Manitoba. Behold the Great West afore you.”

The rest of the journey was pleasant and interesting to Ed. The spirit of the West had already got into him, warming his heart and setting his imagination on fire. With the gradually increasing altitude, from Portage to The Hat, his hopes grew; something made him feel that no man could fail in this gloriously invigorating country.

“Can you imagine such mobs getting on and off at little burgs like these?” Cox remarked, as they regarded the crowded platform of a small station. It did seem incredible. “Shows how things move along out here. Oh, this is the country!”

Everyone, Ed was beginning to believe, spoke in this strain. Everybody boasted (not to say boasted);—nobody knocked. The very place, he thought with a smile, for fellows like Charlie Sack.

Medicine Hat station platform was so crowded that Edward and his friend had difficulty getting their grips through the throng. But they had more difficulty still in finding a lodging.

"A dollar for a bed like this!" exclaimed the Torontonionian.

"Sure," laughed Cox; "and wait till you see what it costs you for breakfast."

How the farmer could make a joke of it was a mystery to Edward.

"Why, it's a hold-up, Cox."

"Everything is, out here. You are now in the land of hold-ups. But don't worry; your chance will come."

A breakfast of Chinese cooking cost them sixty cents each, and Ed was beginning to feel reckless. "Might as well be a sport while I'm at it," he said, handing a newsboy five cents for a particularly thin morning paper. "Never mind the change, kid."

"The change?" returned the newsy, with open mouth. "What do you mean?"

"They don't have coppers out here," explained Cox; "nothing less than a nickel."

But the newspaper was worth the money to the Torontonionian. It put him in touch with a position and in two days he was at work in a real estate office on a salary of twenty-five dollars a week. That was the figure he had asked, appalled at his nerve—and was speechless when he was accepted without parley. However, his tongue loosened when he discovered

that second-class board would cost him twelve dollars a week.

"Why, I got it for five back in Ontario," he told the new landlady.

"You're not in Ontario now," she replied, with heroic indifference; and the fact was beginning to fasten upon his wondering brain.

Cox had gone out upon the prairie, and the Eastern Tenderfoot was left to make new friends. This he accomplished without much difficulty. The Westerners, he found, were very sociable and unconventional. Their chief fault was their sex: they were nearly all men.

Wherever he went he met the male. On the main street, of course, he saw an occasional women; but so many other men were always trying to get a look at her it was hard for any one individual to obtain more than a fleeting glance.

But Edward was not in quest of fair femininity. He sought fortune. Back in a little village, clothed in trees and quietude—such a contrast to this buzzing western town, there resided the one woman for him. In the mornings and evenings he liked to walk to the hill-top overlooking Medicine Hat and limitless plains beyond, and stand there in the face of a rising or setting sun, dreaming of her. It may have been that the Irish in him was gaining the ascend-

ancy. At any rate, the habit gave him pleasure, and inspired many a whole-souled letter.

The work at the office was simple, though there was a lot of it; and the staff was agreeable. But the Torontonians were considered rather conservative because he refused to drink. Each day after work half a dozen of the clerks invariably repaired to one of the hotel bars for the usual treat.

"You've got to do something out here," a chap named Burr remarked, the third time Ed refused to join them; "and you can't attend the picture show more than twice a day. If we didn't keep up the excitement, you know, we'd never survive."

This seemed to be the philosophy of a great many people in The Hat. They had to be constantly doing something to entertain themselves. Very few knew what it meant to be contented. Was it a restlessness inspired by the altitude, or by the desire to forget old ways of life? Ed often stood in front of the post-office watching the faces of the throng, and wondering what had led—or perhaps driven—them to this far-off spot. Had the young men come, like him, to prove themselves to a woman; fight and win for her? Had the old men come to retrieve lost fortunes; revive hopes that were almost dead?

There was interest in the throng and in other commonplaces, to the Easterner. His love was mak-

ing him reflective, somewhat reclusive. Often to be alone was his chief delight. Particularly was this the case when a letter came from Arrow. With what appetite he devoured it, and with what western coloring he painted it! The smallest hints at loneliness on her part were transformed before his eyes into heartbreaking laments; and coy betrayals of affections took the form of unspeakable confessions. For instance, one paragraph of a certain letter read as follows:

“Still, Eddie, you have half your salary left after paying board, and by spring will be able to invest a little hoard. You might possibly have struck a better place than Medicine Hat; but to one of your ability any western city is conquerable. Your letters, which come with pleasant regularity, show that you have already inhaled that western air that my other friends out there talk about.” And was translated thus: “My Own Eddie: to think that you have thirteen dollars left each week after paying board! Why, it is almost equal to your entrie salary as a bank clerk here. By spring you will be worth a thousand dollars, with real estate still going up. Being right in touch with things, as you are, there isn't a doubt in my mind but that you'll make wonderful investments. I'm sure there are no steadier and smarter boys in The Hat than yourself. Your

sweet letters, which come so regularly and to which I look forward with the eagerness only a girl who is in love can understand, prove that you are already my Western Hero, riding hard in the direction of a darling home on the fair, wind-swept prairie."

At first he intended writing only twice a week, and Louise was to do the same; but his generosity doubled after the first few weeks and now he was writing every day.

"It is my principal pleasure to sit here in my room, after writing you a letter, and imagine that you are near. There are times, of course, when I get depressed, and look back on those happy days in Arrow with a sick sort of feeling; but usually I am optimistic about everything. It's far harder to save than you would ever believe; I'm almost afraid to confess how little I've hoarded to date. But soon I've have the knack, and by spring I'll certainly be able to invest SOMETHING.

"Everything is ridiculously expensive here. A hair cut costs thirty-five cents. Can you imagine that? And a shoe-shine is fifteen. Shoes and clothes are an awful price, too. But maybe when I get used to it I'll be able to economize. Then, too, they've half promised me a raise in salary at Christmas. The main thing is that you love me. You do, don't you? I never had the nerve to ask you to your face; but

when in your presence I never needed to. Out here, though, sometimes I find it hard to realize that you do care, and catch myself wishing you were more given to saying nice things. A fellow shouldn't have to do it all, you know, Lou— Forgive me, I'm only fooling! I love to tease you."

And so on.

To outbursts like this she always replied with becoming modesty, rebuking him mercifully for his ardor and unconsciously giving it another impetus. Who shall say she knew what she was doing?—any more than he knew what she was doing to him?

One thing he noticed about her letters was the constancy with which she spoke of material things, which, he felt sure, must be intrinsically uninteresting to her. She discussed his prospects, he told himself, as much to make a letter unsentimental and hide her maidenly emotions as to convince him that she was always interested in his welfare. Paragraphs of questions and observations affecting the real estate business in Medicine Hat were to him merely layers of pie-crust which one was glad to devour for the sake of the filling—leave it to Louise to give her cooking the proper flavor without making it sickening. Nevertheless, in spite of his appetite, he often paused, like a regular boy, to pick out

a raisin and gloat over it before going on with the meal.

"Bless her heart," he would murmur to the skyline, or perhaps a prairie moon, "she has the most delicate way of saying things. Oh, Louise, if I could only make you understand what you mean to me, out here in this strange new land, with its restless people and restless winds!"

In time he, too, would partake of that subtle, moving spirit that craved the Distant Places, that yearned for what lay Further On.

Before the fever caught him, however, he passed through months of hope and discouragement, joy and depression. Try as he would to save it, that extra thirteen dollars per week slipped away from him—all but about five of it. He had made quite a number of friends, one or another of whom was always suggesting some pleasure escapade, and though he wriggled out of many an auto party and dance, he was absorbed by enough of them to disfigure his little bank account. In this land of flowing money he found it absolutely impossible to entirely escape spending. There was a strong prejudice against those who saved, and Ed could not endure the thought of being considered a "piker." The name had more than ordinary horror attached to it in *The Hat*.

Christmas found him with one hundred dollars in his bank account, and the firm gave him a bonus of twenty-five, together with an increase in salary of three dollars a week. He was walking down the main street wondering whether or not to tell Louise just how much he had saved to date, when the glitter of a jewellery shop attracted him—not for the first time, it must be confessed.

With his fingers twisting five new fives in his pocket he stood before an array of watches and diamond rings, arguing with himself. Would she rather have him keep the money and invest it or buy the engagement ring that still remained unbought? While weighed down with his quandary, and not even seeing the prices on the articles displayed before him, a sentence from some passer-by behind him gave him his cue.

“Oh that guy—he’s a miserable piker.”

The remark, Edward knew, was not meant for him; but it seemed to apply. Here he was debating whether or not he should spend a few miserable dollars on the sweetest girl on earth, while the world around him was cursing some innocent man as a piker for not buying a drink, perhaps.

The jeweller had no difficulty in persuading him that a fifty dollar ring was worth three times as much as a twenty-five; “and the size—oh that can

be regulated by her local watch maker." So when Edward came out of the place he was minus five fives and there was a new stub in his cheque-book. But ah! how happy the girl with the golden coil would be!

Nor did the Christmas spirit forsake him here; another twenty melted away in purchases for his mother and father, who must have his Western success brought home to them in tangible form.

The ring and the other presents despatched, the Torontonion naturally felt a reaction from his festive excitement, and between Christmas and New Year's spent almost as many lonely hours as he had dollars. But he ground his teeth at business, wrote letters with a furiousness unequalled, and, as a last resort, sought out local friends to tide him over particularly bad spells. In the hotels he often ran across Toronto drummers, with whom it was a considerable pleasure to gossip. The conversation usually developed into a comparison between East and West, touched upon real estate values, and ended with direct or indirect references to lovely woman.

"You know," said a calendar man to him one evening, after they had become pretty well acquainted, "it's hard enough for us fellows on a three or four months' trip through here; but I can't understand how a chap like yourself, for instance, can

camp in a one-horsed town this size for months and months. Doesn't it ever drive you temporarily insane? I know with myself it's sometimes either a case of get drunk and beat somebody up or go to bed and sleep off the infernal feeling—whatever it is—that gets hold of a man in the West.”

Ed admitted having felt some such strange influence as that to which the traveler referred, but did not say that he had been attributing it entirely to an affliction of the heart.

“Everybody ought to be married out here,” declared the drummer, chewing his cigar vigorously. “The country needs women and children. I get sick of seeing full-grown men wandering about alone like a herd of buffaloes looking for trouble.”

Ed thought over the calendar traveler's remarks, and, analyzing his own feelings, began to doubt the advisability of staying very long in Medicine Hat. After all he had only come there by chance. Why not consider some place Further On?

Accordingly he began reading the Calgary papers, in search of vacant situations and business prospects. It was early in February that he ran across Robert Scott's advertisement for a book-keeper.

Correspondence revealed the same Bob Scott he had roomed with in Arrow, three years previously.

Ed remembered, now, that Louise had said he was in Calgary.

Without delay the Torontonion emptied his bank account and took up the trail westward.

CHAPTER XVI.

OLD FRIENDS IN NEW SURROUNDINGS.

Robert Scott and a Chinook wind greeted E. Gray when he arrived in Calgary. The weather was beautiful, and Bob had just closed a good real estate deal. Ed's reception was consequently a pleasant one.

"This is the best piece of luck I've come across in a long while," said Scott, as he turned his car up Centre Avenue. "Eddie, I don't know why I didn't think of you a year ago: you're just the kind of man I've been looking for ever since I started into this game—someone to keep the books straight, but with speed enough to fill my place occasionally."

"How do you mean—fill your place?"

"Why, take some of the responsibility off my shoulders; learn how to close deals for me, and all that sort of thing."

The old teller had changed, apparently. A new element had entered into his make-up. Possibly the result of success, Ed speculated.

"Where are you taking me?" the employee asked, as they whizzed past one of Calgary's fine schools.

"Home," grinned Bob.

"What?—you're not married?"

"Oh no. You seem to have forgotten the long lectures I used to give you, Edward. Can you imagine me spoiling this kind of a life with the old-fashioned thing called marriage?"

"I don't know. I'm not sure just what kind of a life it is, yet."

"Don't worry; it's perfectly respectable. I live in a little bungalow all my own, along with three other chaps and a Chink cook. There's room for you, too."

The cook had supper ready when they arrived, and two of the bachelors were waiting for Scott. One was an American and the other an old Montreal man.

"Boys," said Scott, "I want to introduce my new book-keeper, Mr. Gray—an old room-mate. We were in the bank together. He's going to live with us."

Ed felt that he was being patronized, and was sorry to find that he was "going to live with us;" but being a beggar instead of a chooser accepted his lot with as good grace as possible. Scott was now his employer and had a right to dictate a little, surely.

"How does our town strike you?" asked the Montrealer, as they sat at table.

"Quite favorably. This spring weather is certainly a treat."

"And do you notice how the sun shines, Eddie? They call this province Sunny Alberta; and Calgary is the brightest spot in it."

The American, too, had his good word to say for the little city.

"I notice one thing about this country," Ed remarked: "You are all boosters; and it seems the further west you go the harder they boost."

"I suppose," added Scott, "you'd expect them to use megaphones in Vancouver, eh? Well, at that, it's better than knocking—don't you think so?"

The meal was scarcely finished before Bob looked at his watch.

"Now, Eddie," he said, "if you'll excuse me, I've got a business engagement to-night. Just make yourself at home here; I don't expect to be late. Or maybe you'd prefer looking around town and taking in a picture show? I'll drive you down if you come right away."

But Edward had a letter to answer and so he explained that he preferred to stay in and read.

"Not studying finance now are you?"

"No, I'm afraid not."

“Neither am I. Operating it is more fun, and gets you more.”

Soon Ed was left alone with the Chinaman, who, undoubtedly, was the humblest member of the household—and possibly the most efficient. The sound of his weird oriental singing came from the kitchen, accompanied by the whistling of the Chinooks.

There was something alien about this environment, and the half homesick Easterner was affected by it. However, after writing a long epistle to Louise he felt better; and was in a conversational mood by the time Scott came in.

“I asked at general delivery for you, Eddie, and got this.”

There was a letter from Louise, forwarded from Medicine Hat, and a small parcel—a very small parcel. He opened the latter first, not caring to read paragraphs of love in Bob’s presence; but when he glimpsed the little box in which he had mailed a diamond ring to Arrow, five weeks previously, he quickly stuck it in his pocket along with the letter and, with a brave assumption of indifference, began asking Scott questions about himself.

“It’s really remarkable how I’ve got along, Eddie. Things have come my way in bunches. Like a lot of other fellows I just got in here at the right time. Of course I’ve used my brains, you know, and worked

hard. Why, the first money I invested brought me two hundred per cent. in three months. That gave me a start, and in another three months I had quit my job in Lowes' and was in a small office of my own. Then a windfall struck me and I got the offices I'm now in. All this in two years—doesn't it seem incredible?"

Indeed it did, but not so incredible as the ring in Edward's pocket. Of what interest were tales of success (especially the success of some other fellow) in the presence of that rejected diamond?

"You're worn out, old man; let me put you to bed."

Scott showed him a nicely furnished little room, up-to-date in every respect.

"You'll be fairly comfortable here—and it won't cost you anything. By the way, Eddie, I can pay you more than I mentioned in my letter as soon as you get the knack of selling. Your commissions alone, inside of three months, should bring you in fifty a week. The only expense you'll be under is for your meals; you can split with the bunch here on the cost of our eats and the Chink's salary. Good night. John will call you in time for breakfast."

All this didn't sink into Edward's brain until he had read the dreaded letter in his pocket.

"You wicked boy! I couldn't think of accepting

it, even if it fitted. Just think what you might do with the money you invested in this diamond? I know from the tone of your letters that you're not having the luck you expected, and I will be really angry with you if you do anything like this again. Don't mail it to me again or I'll send it right back. When you have begun to do well and can afford a trip back east it will be time enough to think of engagement rings, Eddie. Not before."

How considerate she was—bless her heart! Ed kissed the letter and a little snap-shot he carried in his wallet, and tying the engagement ring around his neck with a new tan shoe-lace, addressed his image in a mirror, thus: "You are right, Louise; it will be far sweeter to put it on, myself. I'll wear it here around my neck until that day of days when I go back for you. And when I take you in my arms I'll try to whisper the words I can't find in all our language at this moment, to express my love for a girl so unselfish, so wonderful."

No man in Calgary was so happy as E. Gray between the hours of eleven and one that night. The events of the day combined with the effect of an altitude of three thousand five hundred feet, had produced in him a condition of mental ecstasy that would have meant a head-ache for some constitutions. The prospects Scott had held out to him

glowed, golden, before his eyes; and spiritual visions of a maiden, to him angelic, rose and vanished, leaving the joys of idolatrous love in their wake.

Dream away, hero ours, and be glad with that bliss that comes only once in a man's life. Some will tell you that it is the only joy, while others will aver that it passes, to make way for a higher and deeper happiness. But let not the latter hint to you of such a thing, oh dreamer!

Ed was in the office alone, the following morning, when the postman called, and thinking perhaps that Scott had left his office address at general delivery he sorted over the mail in hope of getting a letter.

There it was, in the familiar handwriting and with the Arrow postmark—addressed to Mr. Robt. Scott.

“She has an envelope inside addressed to me,” he thought. “Has just received my Medicine Hat letter and wants to make sure I get this, so instead of trusting it to general delivery she encloses it in an envelope to Bob. I'm sorry she did it, though; I didn't want him to know anything about us. Maybe he won't guess where it's from, at that—he'll just hand me over the enclosure. I'll tell him it's from Mrs. Cary.”

An hour later a rather impatient clerk waited for his employer to turn over the mail. Scott did so, but the Arrow letter was not among the others.

"Here are some inquiries from the East, about several little side-stations within a hundred miles of this town, Eddie. I've marked on them the lots we handle in each place, with prices and location. When you answer them put in a lot of stuff about the Rockies in the distance, the pleasant Pacific winds in mid-winter and the ever-shining sun. Paint it as bright as you can. It's surprising how many Easterners are biting right now."

"But are these lots worth anything?"

Scott smiled. "The ground is solid, all right, and will hold up a house. If these folks feel that the West is the place for them, and ask us businesslike questions about it, we've got to boost, haven't we? And as for taking the money—if we don't somebody else will. The fever for Western lots has spread all over the country, and we might as well join the doctors' forces, where there are some fees going, as to sit back and wait for the disease to make patients of us. Everybody's dealing in land these days, and personally I'd rather be the dealer than the 'dealt.'"

"But there's such a thing as a square deal, isn't there?"

"Sure thing, Eddie. Don't you consider it a square deal to get what you want? I'm giving these people what they want, which is—to be sold some

lots. Some of them even want to be stung; and occasionally I accommodate that class too. Everybody does it. Besides, there's a chance that a good many of them will make a bunch of money out of these haphazard buys some day. I may be losing a thousand dollars a piece on the quotations I've marked on those letters."

It occurred to the Torontonion that there was a difference between losing what one never had and losing the hard-earned savings of years; but he was dependent on Scott for a position and couldn't say too much.

"You'll get used to it, Eddie," came the assurance. "All of us Ontarians are inclined to take the Puritan view of business; but we are easily educated out here, I find. In a year's time you'll be just as bad as I am myself. At first I was rather backward about getting the best of a bargain. I'd been so used to drawing my little fifteen or twenty a week in the bank and helping the rubes draw their three per cent. interest half yearly, that I couldn't realize it was possible, let alone honest, to clean up a thousand dollars by using your brains for an hour or so. We've got to learn to set a proper value on our brain power, Eddie, before we get anywhere."

Ed was trying to remember where he had heard a similar statement before. Presently it flashed on

him that Louise had used almost these same words the day she first advised him to leave the bank. At the time he had wondered at her comprehension of such material maxims—until she explained about her friend in the West, who was so successful—

That friend was Scott. Edward jumped at the conclusion. And the mysterious letter that had come was for Scott himself. A peculiarly unpleasant sensation passed over the lover. But he was not all sentiment: there was much of the practical about him—he came from a race of reasonable men.

Louise had written Bob merely a friendly note. Doubtless he would mention it some evening when the cares of business were not on his mind.

However, the clerk waited in vain for his friend and employer to speak about Louise, and was eventually tempted to refer to her himself, as a mere acquaintance, for the purpose of drawing Bob out. But that, he reconsidered, would be unworthy of a lover.

The best thing for him to do was to let the matter drop and believe in the girl whose love he knew he had. If she wanted to write an occasional line to a casual friend like Scott, that was her business. Ed determined not to be a fool.

Of course, his resolution did not affect the opinion he was forming of his old room-mate. Bob had

grown uncommunicative, along with his other new shortcomings; and seemed particularly indisposed to discuss old times to any extent. When he did refer to banking days it was in a tone of mild contempt. Success, the Torontonion feared, had turned his head. One of the worst things it had done was to take away much of his old philosophic humor. Whereas the banker had been meditative the realty man appeared to be scheming. A sense of humor had buoyed up the teller; excitement supported the trader.

Louise's reply to her first love letter from Calgary was short, and made no mention of the mystery that was still, in spite of his good resolutions, worrying Edward a little. She was genuinely surprised to find him working for an old bank clerk, "especially Bob Scott, whom we both knew so well," and hoped he would be successful. In her letter she made a girlish demand. "Now, Eddie," she wrote, "I'm going to ask you to do something for me. Don't live any longer at that bachelor apartment. In the first place it isn't advisable to be fed out of a bottle like that by your employer; and in the second place, I have an old-fashioned prejudice against bachelor quarters. Don't say anything to Bob about this; but find some excuse for leaving, like a dear boy."

He wrote back at once that he would not even mention her name to Scott; but, considering her advice not only well-meant but sound, would find other quarters at once. Between the lines he was thinking how sweet it was to have a girl jealous of a fellow. How did he know but that she had been tortured with visions of a bachelor party, with wine, women and worldliness? Dear little innocent country girl!

"Fed out of a bottle": the expression remained with him. Yes, Louise was right: he must be more independent. Girls liked a man to be self-reliant.

Bob wouldn't hear of the change of place, at first; but Ed hinted at the expense of Chinese cooking and at imaginary creditors back East.

"I've got to save every cent I can get hold of, Bob."

"All right, Eddie. Suit yourself. But if you find you can't beat my place for the money you're welcome to come back."

This evidence of generosity and good-fellowship shamed Ed a little, but swallowing his humiliation for a girl's sake betook himself to a very bad boarding house that cost him almost as much as the Chinaman had.

In consequence of the vague reference to creditors Scott insisted on his drawing two weeks' salary in

advance, and with seventy-five dollars E. Gray set out to open a savings account in the Calgary branch of his former bank. While his pass-book was being entered up he gazed about the office, thinking of his own experiences as a clerk. He was sinking into a half regretful reverie when someone from behind the wicket exclaimed: "Eddie Gray—that isn't you?"

Gordon was coming toward him with outstretched hand.

CHAPTER XVII.

IN WESTERN REAL ESTATE.

As Gordon was busy Ed refused to detain him at the railing, but suggested that they meet between five and six.

"Better still, Eddie. Call for me about five-thirty and come up to dinner with me."

The Torontonion did not hesitate to accept the invitation, and for the next two hours entertained himself trying to imagine his meeting with Mrs. Gordon. Would there be even a feeble pulse of the old romantic feeling? For Louise's sake he hoped not. He wanted to worship her wholeheartedly or not at all.

"Yes," said Gordon, as they walked west on Twelfth Avenue, "I like the town very well, and I'm succeeding. They made me assistant manager a few months ago and increased my pay. Here we are."

It was a small frame house, tasty and home-like; comparing favorably, in fact, with the one E. Gray had been seeing in dreams for some time. Yet, strange to say, his thoughts were not of Louise and

that dream home as he entered Gordon's front door and stood waiting for Mrs. Gordon to appear.

While her husband was searching for her in the direction of the kitchen she came gliding down stairs and approached their visitor, with a smile and a graceful attitude of welcome.

"Alex phoned me that you were coming," she said, giving him her hand. "I'm so glad to see you again."

. . . . Here I am, Alex," she called.

The fact that she had not called him "Mr. Gray" pleased Edward, somehow.

"Come into the dining room," invited Gordon, "where we can talk while Emma is getting dinner."

She gave him a half bashful look that did not escape the visitor. It spoke of happiness such as Edward intended to have in his home some day. As he watched Emma preparing the meal, and listened to the bright conversation she kept up with them in spite of her occupation, he felt that she radiated an influence distinctly individual; and caught himself hoping that as a wife Louise would do likewise. He tried not to doubt that she would.

"So you're in the real estate game, eh, Eddie? How did you ever happen to get into it?"

The Torontonians explained in part, carefully avoiding any reference to the real explanation.

"Why, instead of resigning, didn't you ask for a

move out here? That's what I did; and I've been lucky enough to make some money in lots on the side."

"My folks never wanted me to stay with the bank," parried Ed.

"I see. And how are you making things go?"

"Fairly well, for a start. I'm with Robert Scott on East Eighth Avenue, who insists that I've soon got to drop the pen and go out with a blue print."

"Well, you may clean up for a while, Eddie." A pause. "But this boom won't last, you know. It can't possibly do it. Values are terribly inflated. People are not buying property for homes but on speculation. Everything depends on whether or not they can continue to turn over their purchases. Right now it's a pretty safe chance to buy city lots and even some town lots; but in time the reaction is going to come, and those who are loaded down with property will suffer; lots of them go to ruin."

"By that time I hope to be back East with a good bank balance, though," Ed observed, with a grin.

"I hope you have the balance, all right; but why go back East? Don't you like Calgary? Personally, I think our climate here has Ontario beat—it suits my temperament better, anyway. Of course, if you're inclined to be hysterical——"

"Alex!" His wife was regarding him in smiling wonderment.

"Well—Ed knows what I mean. High-strung people don't do well here. Just the old-fashioned kind like you and me, dear."

"I hope you don't think ME temperamental, Gordon?"

"Well—you suddenly quit the bank, you know, Eddie. I'll bet it was on the spur of the moment, too. Don't suppose you ever intend coming back to it, eh?—in the event, say, of a change of conditions?"

"No. I intend making a success of the business I'm now in."

He spoke rather more crisply than he meant to, a trifle chafed at the hidden offer, in Gordon's words, of succor in case of defeat. It was enough to work as one old bank-fellow's clerk without having a second advise and virtually sympathize.

"Well, maybe you're right. Possibly I'm too much of a conservative for this new country. It may have opportunities that even the most optimistic barely glimpse."

"In that case," remarked Emma, "it has wonderful opportunities indeed. The 'Western Clamour' had an editorial this morning in which it saw Cal-

gary with a population of one million in five years. But come, dinner is ready."

The meal was in keeping with the home and the cook. Ed could not help feeling, as he ate, that there were good things in the world for those who could get them. Scott could afford to keep up a bungalow and hire a Chinese cook; Gordon was lord and master of a comfortable, somewhat elaborate, little home, adorned by a charming wife. If they did this sort of thing HE could do it too, and would. He made up his mind to it as he sat there eating. It had been his intention before, as he had said to Gordon, but now it was his determination—a determination that Emma's presence mysteriously strengthened.

The evening was spent enjoyably with cards. The visitor told them, as he left, that it was the best time he had had since coming West, and they asked him to call often.

"He's more serious than he used to be," Alex remarked to his wife, as they turned into the den.

"Maybe he's in love," she smiled.

Thus do our ideals suspect us.

In good fighting trim Edward Gray, book-keeper and dealer in real estate, walked into his employer's office next morning.

"Bob," he said, "I've been thinking over your advice to get busy on some sales; and if you don't mind

I'll make a few calls today. Can you give me a list of reasonably decent prospects?"

"Now you're talking!" cried Scott. "I knew the fever would strike you one of these days. It came to me like that, Eddie. I'd been up to Laggan over the week-end, feeling rather tough; but on the way back, I guess it was, the sulphur water began to take effect and I felt as though I wanted to start something. Well, I met a fellow on the street whom I'd known back East as a first-rate bum. But now he wore spats, a diamond tie-pin and carried a cane. 'Hello Bobby,' he said, 'you're the first old friend I've met in town. Tell me, do you know where I could get a good second-hand car? I only want it for a few months, and don't care to buy a new one.' Without the faintest idea in the world where he could get one I said 'Yes'; and promised to look him up in two hours. Well, I dug up a car, closed the deal, and made two hundred dollars commission. . . . You can do the same sort of stuff, Eddie. Here, get after these three names. Talk up Hillvalley to them: I understand their eyes are gazing in that direction. If they won't buy Hillvalley sell them one of the homesteads on our list—anything."

While his friend was speaking the sentimental part of E. Gray was wondering what had been Bob's actual inspiration. Sulphur baths sounded fairly

plausible, but not convincing. Who had been the woman in the case? and where was she now? Was it possible that the fair flirt of whom Scott had spoken in their old room at Mrs. Cary's, lived anywhere near the Rocky Mountains? However, these irrelevant speculations could wait: other and more material ones demanded attention.

A few minutes before noon Scott's book-keeper entered the office hurriedly, red of face and otherwise perturbed.

"Bob," he said, excitedly, "I think I've got a couple of them coming. Thought I'd better let you clinch matters yourself. What commission will you give me if they come across?"

"Your regular percentage. Will they be in to see me—sure?"

"Yes, at one-thirty."

"Why didn't you bring them with you?"

"I didn't want to appear anxious. I tried to make them think it was immaterial to us whether they bought or not."

"What do you suppose they thought your object was in talking to them?"

"I told them, straight; but didn't let myself get enthusiastic. I was as cool as I am this minute; and when one of them said that he'd been looking for

some good Hillvalley stuff I remarked that so was everybody else."

Scott was smiling in his hand.

"Are you sure you were as cool as you are now?"

(The Torontonians' face was still very red)

"Yes. I'll bet you five dollars they'll come in."

"I'll take you."

Scott seemed to be in earnest, and Ed was not sure what was the right thing to do. But a five-spot in front of him helped him to a decision. He was no longer a bank clerk, serving country customers from behind a railing, but a real estate speculator, dealing with men of the world. If he would succeed he must have as much nerve as those with whom he dealt. It would not do to let Scott think him a flunker. After gazing at the bank-note a moment he reached into his own pocket.

"Bob," he said, grinning, "it's like stealing it from you. Will you let me take you out to dinner with your money?"

"If you win—yes. But they seldom show up, Eddie, I feel bound to inform you."

This was destined to be one of Edward's lucky days, though. His men came, and one of them bought three lots. Salesman's commission, \$150. It was a cash transaction and the salesman got the money in his hand.

"Sure, this is the life," laughed Scott, at supper,—using an expression that would be popular a few years later. "You never know when a wad of dough is going to fall into your lap. You would have worked a couple of months for that hundred and fifty in the bank."

They were eating at the A— Hotel, where the movements of the Jap waiters were prophetic of cabaret days to come. Ed was in the finest of spirits, and, to show there was no hard feelings, punished himself with a glass of creme de menthe. The fact that it was not the color of ordinary liquor and was syrupy and sickeningly flavored with mint, eased his conscience. Even at that, he scarcely tasted it. But Bob, he observed, consumed a dollar's worth of beer—the price being more intemperate than the quantity, however.

This was a favorable time, thought Ed, to satisfy his curiosity on the subject of Scott's affections.

"Bob," he asked, during the third course, "why don't you dig up another queen like the one you used to tell me about back in Arrow? Or maybe you're still on her trail, are you?"

"Now, Eddie,"—drink—"you ought to know by this time"—drink—"that that's a very tender subject with me. When you see a fellow my age, with some ready cash, satisfied to live in a town Cal-

gary's size with nothing better than a Chinaman for housekeeper—well, it spells broken hearts and tragedy. You see before you a crushed, I may say a beaten, man. My heart is a baked apple and my life an everlasting sigh. Day brings weeping and evening drunkenness. Pity me, Edward; pity me."

The dollar's worth of beer must be doing it. Robert was laughing at his own words—something he had never done in Arrow.

"Seriously, though, Bob—don't any of these good-looking North Dakotans here in town know all your secrets and help you draw plans of cottages in your spare time?"

"Edward, I'll be firing you if you keep on like this. How about yourself? I notice that you don't hang around the corner of Eighth and First Street West with the rest of the town sports. Why not? Is some angel-eyes waiting for you back East?"

"No." This was no place for Louise. Who would be so base as to even hint at her existence in a hotel dining-room full of men and beer and jumping Japs? Besides, Scott, in his present jubilant mood, would certainly begin his old-time scoffing; and Ed knew he could not stand that. Also, Louise did not answer to the ironic title: "Angel Eyes."

"Well, you're foolish—don't know what you're missing. So a lot of my friends tell me. They say it

helps them in business to think of the girls they left behind them. Some, I'm thinking, have been left so far behind they'll never catch up. 'Why in the mischief don't you go and get her?' I keep telling them when they put up this business argument. 'It merely thinking about her helps you put over a deal, the girl herself would turn every prospect into a sale.' "

Scott grinned, and drank some more beer.

"At that, Eddie," he added, as a sort of afterthought, "I may take a trip East myself this summer all going well."

"I was waiting for it, Bob. You know you've been acting kind of sly lately. Behaving like a fellow trying to make up his mind to get married."

"By Jove! I didn't know I was being watched. But you're half right. Not that I'm puzzling over any particular girl; but I've been suffering from this mountain air, you know, and wondering if, after all, a fairly compatible marriage wouldn't be a good idea. But speaking of the mountain air, we've got to take a trip up to the springs when the weather gets better. We are only eighty miles from one of the world's greatest summer resorts, you know. I've heard tourists say the Alps weren't in it with Banff and the Rockies."

Scott continued to be loquacious until the moment of their parting.

“Good night, Eddie. Don’t lose your bank-roll. I want to sell you a lot for it tomorrow.”

A letter from Louise awaited him at the boarding house, and she had another request to make. “You are writing all day, Eddie, and worrying over business, and all the library work here has been turned over to me; so what do you say if we cut down our correspondence a little? Let us make a bargain to write one long letter every Sunday. Do you know, I believe the time would pass more quickly that way. Let’s try it, won’t you?”

He saw an imaginary line under the clause “The time will pass more quickly that way”; and smiled fondly at thought of her impatience. Yes, he would forego the pleasure of writing and hearing from her so often. It was some more of her good, practical advice, and a new evidence of her love.

Gradually his mind shifted back to the hundred and fifty dollars. In Bob’s presence it had seemed legitimately his own, but now that he sat alone he asked himself if it really was. Had he actually earned it? Was it his as rightfully as though he had labored two months in the bank for it? How would his father and mother look on this “commission”? How would Louise——?

Louise,—it was for her sake he had come to Calgary. It was she who had advised him to try real estate. Surely that was enough. These men he had dealt with today looked as though a few hundred dollars meant nothing to them. Certainly they were making on the proposition or they would not have gone in on it. Yes, it was all right to make a little on a transaction like that. But no “widows and orphans” sales for him. He would leave shady deals alone. This resolution gave him courage to look himself in the eyes, before his mirror.

His own face seemed to fade away, and Louise’s appeared in its stead. The golden hair fell in soft-shining folds, melted into an imitation of the “Chinook Arch,” and finally draped itself around the vision of a home like Gordon’s.

Commissions—you bet they were all right. They gave a fellow a start in life; paved the way to a home, love and happiness.

“I’m on my feet, Louise,” he murmured, as he lay on his back in bed, half asleep.

CHAPTER XVIII.

AT BANFF.

Not one winter but two had passed, and Banff was still only a name to the Torontonians. He had been saving his money religiously and investing it prodigiously. By applying himself wholeheartedly to the real estate business he had gained on Scott, and was something more than his employer's book-keeper: he acted as a sort of consulting partner. They had continued to live apart, and didn't associate as much after hours as they might have done; but this arrangement, as the wonderful Louise had foreseen, tended to strengthen their business relationship.

Scott had so much faith in his assistant, in fact, that he took a trip East, months after he had intended going. It was early May, now, and he was still there.

Ed sat at his desk, buried in business thought. Wasn't there some way he could make a scoop before Bob returned? He went over a list of prospects in

his mind, ticking each off carefully. No, he had been pretty thorough in his canvassing: a fellow had to be to clean up three thousand dollars in fourteen months. But the very fact that he had made three thousand was proof that he could make more.

"Now let's see," he mused; "who can I call on?"

As if in answer the telephone rang. It was Gordon. He and Emma were going up to the springs over Sunday and wondered if Eddie wouldn't like to go along.

"Yes, I think it's a good idea." The "idea" he really referred to was the possibility of selling Gordon some lots. A real estate man, sooner or later, calls on his friends. This was Edward's first offence, but, considering that he had been in the business less than two years showed promise.

With characteristic impetuosity he broached the subject on the train going up, and, good-naturedly, Gordon led him on. Blue prints were produced and the Torontonians' tongue was loosed. They were in the smoker; Emma was back in the observation.

"Now this stuff here, Gordon—in five years it will be residential, selling at three times the present price. I've bought there myself."

"You have?"

"Yes—and wouldn't sell."

"I think you're foolish, Eddie. If I'm any judge of the financial outlook, there are ominous signs already in the sky. The banks have already put on the brakes, more tightly probably than you imagine. Haven't you noticed a change yourself in the past six months?"

Ed folded his blue-print and began to look serious. Gordon's words always weighed with him.

"You're still holding what YOU had, aren't you?" he asked, now on the defensive.

"Yes, but not because I want to. If I could get what I was offered last fall I'd jump at it. A fellow hates to lose a round thousand,—even though he never really had it."

"A thousand!"

"That's how much my stuff has depreciated, apparently—and you know where it is."

The real-estate man grew thoughtful, and Gordon smoked in silence, smiling occasionally around the stem of his pipe.

But who was ever known to remain morose at five thousand feet above the sea level? The moment he set foot on the Banff station platform Edward's business cares vanished, and he stood gazing mutely at a scene of grandeur such as his imagination had never pictured.

The weather was clear and warm, and the moun-

tains were clothed in the garb of early spring. Emma laughed at his exclamations.

"I guess I do sound like a maniac," he said; "but really, I thought all the things I heard about Banff were exaggerations. Sorry I put off coming so long."

They secured contiguous rooms at a hotel, from which there was an endless view of mountain peaks and abysmal valleys. As he gazed out of his window, Ed felt his nerves tingle.

Before dinner they visited the baths, but, owing to a bruised shin, Gordon refused to go in the water; and Edward had the pleasure of teaching another man's wife to float. Once she lost her balance and threw her arm around his neck—a very dangerous thing to do at such an altitude. Whether from excitement or embarrassment he lost his balance and went under, Emma with him, and when they came up their laughter echoed down the canyons.

Gordon, however, seemed more interested in the conversation of a fellow spectator than the aquatic stunts of his wife and friend; but as evidence that he had not been altogether oblivious to the swimmers he issued a sudden warning to Emma that she had been in the water twenty minutes, and without further prelude departed with his male acquaintance into the bath house.

Emma's eyes followed him a moment, and Ed noted their expression. Then she raised her chin a trifle and holding out a little hand to her swimming instructor, led him out of the bath. This act of fellowship puzzled Edward a bit, and made him half regret that Gordon had missed the step on a Calgary street car; but—oh well, women were peculiar creatures. In half an hour she would be telling her husband how much she loved him for his slight manifestations of manly jealousy.

Nevertheless when they met at dinner Ed felt an unpleasant embarrassment and was sure the other did. Gordon was somewhat distraught, and Emma was casually talkative. They both looked at him freely enough, but seemed to be avoiding each other's gaze.

On the veranda, later, Gordon suddenly announced that he had promised his friend of the bath to spend an hour with him after dinner; and would they consider it an act of desertion if he kept his engagement? Emma, with extraordinary pleasantness, assured him they would not, taking Edward's assent for granted. As a matter of fact, the Torontonians relished the prospect of being alone with her in that delightful environment, although his better judgment urged him to keep out of the silent conflict that was raging. Probably he would have kept out, too, had he known

how; but with Emma determined to hold him and Gordon to leave him, his predicament was a sorry one.

One forgets predicaments, though, under the spell of such a presence as Emma Gordon's in the Rockies on a spring evening. Ere Alex had gone ten minutes he was out of Ed's mind, or at least rapidly receding, and the Irish half of the Calgary realty man was struggling for supremacy.

"You'll get chilled sitting here. Shall we go inside?"

"No; there are too many guests around the fireplace already. But after a while you may go up and get my wrap if you like—the door isn't locked—No, not yet: I'm perfectly comfortable for a while. Isn't this a delightful place?"

"I've got to the stage," he replied, "where I'm ashamed to rave any more. But I keep thinking, as I watch these wonderful pictures of Nature, what a poor imitator man is."

She smiled as a woman does when she wants you to know that she appreciates what you say but feels incapable of improving on it with comment. By and by, under the ecstatic influence of mountain air, he entered upon a mood where it was most essential to express gratitude to somebody—anybody—about something—anything. His environment gave him

that familiar feeling, to which many can testify, of obligation to Life. Its joys must be acknowledged, its gifts, if possible, reciprocated.

"I am indebted to you for this pleasure," he said. "If it hadn't been for Gordon I suppose I would have stayed behind, lying in wait for customers. Your home, too, has been a regular haven for me."

"Havens," she smiled, "are shelters from the storm. You can't convince me that your life is stormy."

"One never knows. They say there is fire in those snow-covered mountains; but you wouldn't think it to look at them."

"Fire and storm. I'm beginning to suspect terrible things."

He was willing that she should; glad to have her guess his secret. The reticent loneliness of months in a land of bachelors was becoming more and more monotonous. The prospect of being able to confide in a woman like Emma was indeed alluring. He longed to rave about a girl with golden hair and ocean-blue eyes.

"You're an understanding sort of " (he was going to say "person," but the word didn't seem to fit) —" girl. Can you imagine what it feels like to go home every night to the same, lonesome room with nothing better to anticipate than a letter, and some-

times not that, from someone two thousand miles away?"

"I'm afraid if Someone heard you refer so slightly to her letters she would be disappointed."

"I don't know about that. Of late she confesses that correspondence rather bores her. No matter how glowingly I write, I seem unable to draw an enthusiastic letter from her. Occasionally, during the past six months, I have taken stubborn spells and not written for two weeks at a time, on account of her coldness. Tell me, do you think we men know how to get results from a woman?"

She laughed at the business expression and rebuked him for it. "Perhaps not," she admitted. "But let me understand you: am I being asked for feminine advice?"

"It wouldn't surprise me in the least!"

"Then let me suggest that you don't ask her to wait too long. The right woman would probably wait forever, but few men get that one."

He was surprised, if not shocked, at this statement, and gazed at her in wonder. She laid a hand on his arm, as though soothing a baby.

"You have been telling me about a creature that doesn't exist. No girl is so beautiful, either in face or disposition, as this one you paint. It isn't fair to worship her so."

"Not fair?"

"Not fair to her. She will be bound to disappoint you some day, and then, unless you are a very sensible man, indifference will creep into your heart. If what you say about her letters is true she is already beginning to disappoint, and probably knows it, but cannot make up her mind what is the best thing to do. My advice to you would be to stop idealizing and—marry her."

"But if she's not the right one—as you have hinted?"

"That's for you to decide. And you have decided, haven't you?"

"Yes," he said, decisively, "I have. But you know, with a man, there is always the question of money. It would be a poor home I could give her, as yet."

"Dear!—you men. You break a woman's heart trying to make her happy."

"But Louise wants a nice home," he replied, seriously; "I know she does."

"How do you know? You are only guessing. No girl who is really in love with a man who is a man will allow him to fight his way to success alone. She doesn't stand back and argue, but joins him and helps."

Ed was on the point of mentioning the return of

the diamond ring, but the contents of several letters received through the winter came to mind and kept him silent, in thought.

“There—I’ve said something I shouldn’t——” she began.

“No,”—he came out of his reverie; “I was just thinking. You and Gordon have a knack of making me do that. It’s always been such a pleasure to go up to your place. I can forget everything there. There seems to be such harmony——” He paused, struck by the peculiar expression of her face.

“Eddie,” she said, suddenly, leaning toward him, “I am going to tell you something. For a long time I have wanted to, but just couldn’t. Even now I find it almost impossible.” There was pain in her eyes. “You are such a trustful, dear big boy! Oh, it hurts me so much,—and yet I think I ought to tell you. . . . It’s about Alex—now can’t you guess?”

He dropped his eyes.

“Do you mean—that is—has it anything to do with you, too?”

“Yes. Your visits to the house have always had a peculiar effect on him. He has never said anything, not once; but his actions have betrayed a hateful jealousy.”

“I’m so sorry,” said Ed, rising——”

“Please don’t!” She caught his sleeve, and there

was genuine pleading in her voice. "Do you want to make me miserable?"

"I can't understand;" he was sitting again. "Why did you keep on inviting me up, and why did he, himself, suggest that I come up here with you?"

"It has been all my doing." She did not repeat the "Eddie." "I like you—your company does me good; it does us both good. And I—I—promise me you won't hold it against me if I tell you?"

After making sure of her seriousness he promised.

"I have been trying to CURE Alex," she finished.

"But my coming up here with you?" He seemed mystified still.

"I suggested it to him, and, of course, he pretended to be agreeable. I'm satisfied he is ashamed of himself. Maybe he thought he would be able to act like a human being today,—but you must have seen the childish way he behaved at the baths?"

Ed admitted that he had noticed it.

"You're shivering," he observed; "I'll go up and get that wrap."

"Thank you. You'll find it on the bed, I think."

As he walked along the hall of the third floor the Torontonion used a few mild expletives to express his surprise at the developments of the day, not knowing that another surprise awaited him. Gordon faced him the moment he entered the bedroom.

Now if Edward had stopped to think he might have apologized for getting into the wrong room, but in his anxiety to break a terrible silence he impulsively told the truth. "Your wife sent me up for her wrap."

Gordon might have threatened death or made some such remark as: "Are you sure you didn't expect to find her here?" But he merely held his tongue and turning his back upon the intruder walked toward the window.

A tame villain for fiction, truly; and a cowardly hero Ed, that he did not follow Alexander, throw him through several panes of glass out into the abyss, and, under the inspiration of a dizzy altitude, descend and claim the deserted wife as his bride—leaving the Lovely Louise to her deserving fate.

Leaving the wrap where it lay, the intruder closed the door behind him, and entered his own room. There, by way of inspiration, it occurred to him to pack up his suit-case and take the next eastbound to Calgary. Which he did.

And there was enough romance in doing so to keep him interested on the way back. What sort of domestic scene would be staged when Emma went in search of him who had gone in search of the coat—never to return? Would she think it was he instead of Alex who lingered in her bedroom? And

when she finally discovered that it was her husband would she look under the bed for his victim?

What had Gordon been doing there, anyway? Sulking, no doubt. Ed was disgusted. To think that a full-grown man should lie about an imaginary engagement and act the fool generally for the sake of an idiotic jealousy and the more idiotic pleasure of nursing it!

However, the Torontonians' disgust soon turned to disappointment and a feeling akin to sadness. Things,—friends included,—were disappointing in this world. A fellow should have something to fall back on in times of disillusionment like this.

Emma's advice to marry tempted him. Her conception of true love impressed him. Louise would stand the test, he knew. She would agree if he insisted.

After all three thousand dollars' worth of property was a considerable asset. He could sell all of it, if necessary. Yes, he would do it. They'd manage somehow. Love would show them the way.

All the arguments he had ever heard in favor of matrimony crystallized in his mind, and with the intention of immediately setting them down in a message to Louise, he stopped in his office on the way from the station.

Some letters lay scattered on the floor where the mailman, on his Saturday afternoon round, had shied them. Ed looked them over carelessly without any notion of opening them. (Louise never mailed hers to the office.) But when he came across one from Scott, postmarked at Arrow, Ontario, he blinked his eyes, stared, and blinked again.

CHAPTER XIX.

MONEY AND HEART-STRINGS—TIGHT.

Scott's letter read:—"Dear Eddie: It's after twelve, but not being able to sleep I though I'd drop you a line as I feel like dwelling on old times. It's queer the way things work out, isn't it? As I write, I am sitting in the old room where you and I put in so many pleasant hours. The hotel is just as bad as ever, and as I intended staying in town a few days I just called on Mrs. Cary.

"The wash-stand is in the same place, and not a picture has been moved on the walls. I can see you sitting there by the window, gazing out on the garden as you used to do when you were homesick. You'll think I'm sentimental tonight, I suppose. Well, maybe I am. Just spent the evening with a very charming girl. You'll laugh when I tell you it was the one I used to warn you against so often.

"Louise is just as pretty and clever as ever. In fact, she's improved. Whether it is my experience in the barren West, or an attack of dotage, I don't

know; but anyway this little Arrow girl is on the verge of capturing my goat. If I stay in town a week it will be all off with me: and, after her amiability of this evening, I think I will stay. Her mother has invited me down for dinner tomorrow and Louise is framing up some kind of a jaunt through the woods for May-flowers. If I don't make some kind of a sylvan simp of myself when I see her tripping along with an armfull of violets, it will be a surprise to me.

“Do you know, Eddie, I can't help thinking that Louise has always been dangerous to me. Tonight I could hardly realize that it wasn't Gene Phippin I talked to. (Gene, you remember, was the one who spoiled my young life.) What is it in a fellow that makes him go after the thing he shouldn't have? I have a feeling that Louise will bowl me over, as Phippin did; but far from discouraging me it puts the spurs to me.

“Of course, I'm not quite sure that she doesn't half like to kid me. Always heard from her regularly in the West, and sometimes thought she was more than half serious; but made it a policy to be distant, knowing the disposition of the awful feminine. But at that, I always had a sneaking suspicion that someday I'd spring in on her and just try

myself out. Tomorrow may tell the tale. Wish me luck, old boy!

“Your letters, all of which I got at Toronto, seem to indicate that you worry too much. Now don’t let all this talk of tight money and coming trouble bother you. The West is good for ten years yet. In fact I don’t believe the slump they talk about will ever come. If sales are going hard, sit at your desk for a few days and buy that pipe you’ve never bought yet. Well,—so long. I’ll drop you a line again soon. You’ll have to take a day to read this epistle.

“Yours, Bob.”

Ed’s feelings were complex as he stared at the letter. There was a smothering sensation around his heart. Why had not Louise told Scott about HIM? This was the query that stuck in his brain and made him miserable as he walked home to his boarding-house. Certainly Bob would not have written like that if he had had any suspicion of their engagement.

Other questions loomed up, growing bigger as the lover’s doubt deepened. Why did she encourage Scott to stay in town, go May-flowering with her, and so on?

There was a letter from Louise in his room. It had caught the same mail as Scott’s. Suspending

judgment Ed devoured it. Yes, there was reference to Bob; but it was very vague. Seemed good to see him after two years' absence. Expected he would stay in town a few days. But she failed to explain why she had not told him of her engagement.

Ed tried to excuse the brevity and reticence of her letter. She was naturally somewhat uncommunicative. Engagements, probably, were sweet secrets to girls like Louise. Most assuredly that was it. Still, she might be less reserved with her lover himself. And why did she encourage Scott to hang around Arrow?

Worried by hateful doubts, unable to forget a sylvan picture of two flower-gatherers, he finally sat down to a letter and his pen traveled swiftly.

For pages he waged war, taking her to task for all the little agonies she had caused him during their correspondence, finally getting down to the Scott case; then, with his chest relieved of an unpleasant pressure, he reveled in all the joys of sentimental reaction, telling her in every sentence how he loved her, begging her to see the future as he saw it, and offering to send for her in the fall if she would only say the word. After which he was able to sleep.

On Sunday he dreamed all day of his frail paradise, forgetting the doubts he had had the night before, living in a glorious land of the imagination.

But Monday found him the practical real-estate man—or at least as practical as his fellow land-dealers.

Anticipating Louise's reply he began to look around for a buyer for one of his suburban lots. If he could make a few hundred and have it in the bank by the following Sunday it might come in handy as a talking point in case Louise demurred. However, another Sunday and a reply to his last letter had come before he had made a deal of any kind.

She couldn't think of getting married so soon! Hadn't they agreed to wait at least another year? In this letter she made no reference to Scott, and Bob himself had not written since his effusion from Mrs. Cary's.

Again in his office Ed went over her letter, and was still puzzled by the peculiarly unenthusiastic tone of it when Gordon entered.

"Eddie," he said, "I came in to apologize for the ridiculous way I acted up at Banff. What did you think of me, anyway?"

"You have a right to be jealous of such a nice wife," replied the Torontonion, making light of the matter.

"We want you up for dinner," returned Gordon, apparently glad to change the subject, now that the ordeal was over.

But to satisfy some contrary element in his make-

up, E. Gray refused the invitation on pretext of a business engagement. He had done the same thing by telephone, a few days previously, with Mrs. Gordon on the wire.

Gordon did not insist; he seemed a trifle hurt—and Ed rather enjoyed the situation.

“How is the financial world?” he asked, with a certain amount of sarcasm.

“From what I can learn,” said Gordon, “conditions are not improving. Sims’ Department Store is in the hands of the receivers. By the way, you might list my Hillvalley property at two hundred less a lot if you like. I expect to be moved back East before long. The climate here is at last getting to Emma.”

“It is, eh? They say it gets to everybody in time.” He was thinking of Louise. “But don’t you think you’re sacrificing those lots of yours?”

“No. There is money in them for me at that figure.”

After some further business talk, but without attempting to make any future dinner engagements, Gordon left, and the real estate dealer sat back in his chair with a sigh.

“Could I buy some lots?”

Ed looked up, to meet a familiar grin.

“Hello Bob! Glad you’re back. I thought you were never coming.”

"Couldn't keep away, Eddie. The East got on my nerves. All they can talk about in Toronto is the 'western slump.' Where is it; have you come across it anywhere?"

The Torontonians' expression sobered considerably. "Well, I don't know. A fellow just in tells me that Sims' has gone up."

"That so?"

"Yes. And the selling game's getting worse, Bob. Everybody you meet wants to load something on you. The buying's fine."

Scott laughed; he seemed particularly jubilant.

"Oh well, don't worry, Eddie. We'll watch the signs, and get out from under if we have to. But I think it's mostly all talk and will blow over. The crops will put a new complexion on things. How does our bank account stand?"

"Rather low. You spent a bunch of dough back East. Must have had a good time."

"The time of my life—Toronto, Monteval, everywhere."

He did not mention Arrow, and Ed momentarily sympathized with him. Still, he might have known that Louise Allen would be spoken for. How mercifully had she let him down? The lover was curious, but had too much respect for and confidence in his golden-haired girl to pry. Doubtless Bob would con-

fess, with his usual, reckless humor—which the trip East seemed to have stimulated—in a moment of weakness; all unsuspecting that he unburdened his heart to her husband-to-be.

However, weeks passed and Robert was still silent about his flower-gathering romance and the results thereof. Ed would have thought nothing of it had not a noted change taken place in Louise's correspondence. She was visiting at a summer resort in Muskoka, and this may have partially accounted for her negligence in answering letters, and especially questions of the same; but did it account for her growing indifference? Occasionally she seemed to be actually bored by the obligation of writing.

Remotely in his mind he associated this discouraging development with Scott's visit to Arrow; but he told himself that it was the very natural result of sentimental stalemate. There was only one thing for him to do: get some money and take a trip home. His presence would put new life into their love—particularly if he pounced upon her unexpectedly. The very thought of it made him tingle.

Ay, and if she gave him a longing look as he was leaving, he would pick her up and bring her back with him—in spite of her squirming. Probably that was what she was waiting for—some violent act of manly

passion! Edward had heard actors preach some such doctrine from the stage.

Yes, he would scare up some money.

“Bob,” he said, suddenly interrupting his employer’s cogitations. “What chance is there of selling you one of my lots?”

Scott gave him a comical look. “What’s the idea—trying to slip it over on your boss like that?”

“I want to take a holiday—back East.”

“By jove, Eddie, I had a hunch you were getting lonesome for that girl. Can’t she stand it any longer?”

“What girl do you mean?”

“Oh, I don’t know. The one every bank clerk leaves when he comes West, I suppose.”

Ed smiled to himself. . Wouldn’t it help, him, after all, to make a confession? Bob was the very man to appreciate a good joke on himself. He was a good sport, and, who could tell, might be able to simplify the problem that troubled his employee. For the sake of old times, for the sake of the flower-gathering memory, he would no doubt stretch a point. Maybe, indeed, when his laugh was over, he would buy all those Hillvalley lots as freely as he had sold them, and pat the man on the back who had hoodwinked him for so many months. So it seemed to Edward in his fatuous

mood, and he began to unravel the plot of his little romance.

Scott smoked hard during the first few sentences, neglected his pipe entirely toward the climax, and was anything but hysterical afterwards.

"Sounds like a fairy tale," he remarked, imitating a laugh. "You're a dangerous man to have for an assistant, Edward!" A rather tense and smoky silence. "But now those lots of yours—you know, conditions are changing far faster than I imagined. Right at the present moment, Eddie, I don't see how I can help you out. I'm tied up tighter than wax. If you could put it off until the crop is selling, I might do something; but right now—by jove, I'm sorry—"

This was the first deal Edward had tried to "put over" on his employer, and failure not only disappointed but surprised him. In thinking it over he decided he had been too impulsive in putting the proposition; probably had used the wrong argument. However, the "psychological moment" was past, and he would simply have to try some other buyer. Certainly he would not wait until fall to visit Arrow. The fever was on him and he had to go.

"Very well, Scott," he reflected, "if the education you helped give me doesn't work on you it will on somebody else. I think you're half a piker, though, at that."

A rival realty dealer thought so too, only his conviction was stronger than Edward's.

"You don't mean to tell me," he said, lowering his voice, "that you were stuck six hundred a piece for those five lots?"

"That's what I value them at."

"How did you come to buy all in the one place?"

"Well, you see, my boss made me fifteen hundred in other locations during the first eight months, and that with what commissions I saved in a year left me with two thousand. Scott said the best place to put it was where I did; guaranteed it would double in value before six months had passed. I consider it worth at least a thousand more than I paid for it, already."

"That was his property out there, I suppose?"

"Yes."

"Do you know what it cost him?"

"Just exactly what I paid for it—he told me."

The realty dealer laughed.

"My dear boy," he said, "you've been stung. I wouldn't give you half what you value them at. Someday they may be worth it; but I'm thinking it will be a long time. Even gold, you know, wouldn't be valuable if there was lots of it. Everybody has property to sell these days. You're going to see a grand sight before many moons."

Here was another prophet of evil.

“Scott is an old friend of mine.” The Torontonion was unwilling to believe he had been cheated. “And he’s made me money. You don’t imagine he’d steal it away again, I hope?”

“Quite a common trick, I assure you. I’m from Missouri; take my advice and be more suspicious of friends than of enemies.”

Ed’s thoughts reverted to Banff, then made a lightning return trip to Arrow.

“What will you give me for one of my lots?” he asked. “I need a little ready money, and would be willing to sacrifice.”

The realty man rubbed two days’ growth of beard.

“I don’t want it,” he replied, nonchalantly, “but can afford to throw away a hundred dollars if that’s any good to you.”

“A hundred dollars! That’s the limit!”

“It sure is: I wouldn’t give you another cent. The other four are worth, according to your own estimate, \$2,400. So you’re five hundred to the good already. Now if you really need a little ready money, that ought to satisfy you?”

Ontario was calling. Ed eventually accepted, but was afraid to face his employer.

“I suppose you think I’m crazy,” he said to Scott, with a grin.

"Yes—about a girl. Still, boys will be boys. You'll probably never come back, Eddie."

Scott had such a nice way with him one couldn't accuse him of shady business transactions. Edward preferred to believe in him a while longer, in spite of the rival dealer's statement. That gentleman himself had acted none too philanthropically.

Neither referred to Louise—explicitly, in parting. Acting on a forgiving impulse Ed telephoned Gordon from the station, making mention of certain "business in the East." He heard Gordon call Emma to the phone and heard her refuse; and in the train, later, mused on the changes that come with time.

A seedly looking chap with whiskers boarded the train at Redcliffe, just west of The Hat, and began staring at the Torontonion—*who had a vague recollection of having seen him some time, somewhere, and returned his gaze.* It turned out to be Cox, the Arrow farmer with whom Ed had come West nearly two years before.

"Yes, I've done well," said Cox, finding an early opportunity to speak of his prosperity. "Worth five thousand now."

"You don't say!"

"Yep. Got a homestead. Goin' East for a trip. Don't suppose they'll know me in this spinach—any more'n you did."

“Did you have much trouble selling out?”

“Selling out? I ain't sold out. Got another six months to squat. But it's worth five thousand if it's worth a cent.”

But was it worth a cent? This absurd question occurred to Edward, irritating him for the reason that it seemed to have a distant bearing upon the value of certain Calgary lots.

CHAPTER XX.

DISILLUSIONMENT.

One strange thing about Western real estate is that the further you get away from it the less confidence you seem to have in it. Edward observed this phenomenon somewhere between White River and West Toronto. The remaining fifty dollars in his pocket seemed small indeed. Why had he invested everything? Why hadn't he kept a little nest egg?

Still, Arrow was only seventy miles from the city and a fellow couldn't spend anything there; and if Louise decided to go back to Calgary with him he could borrow some money from home. Better that than a sighing maiden and a lonesome bachelor. When they got back West he would manage somehow.

Ed liked the phrase "manage somehow." It was used a lot by advocates of matrimony whom he had met, and carried thirteen letters of solid encouragement.

For one day only he remained at home with his

parents, who asked him so many questions about the West that he unconsciously began searching his pockets for a blue-print, and then departed, on a morning train, for Arrow. He had taken pains not to inform Louise: she thought he was still in Calgary.

E. Gray had taken several pleasure-trips in his life, but none to equal this for thrills and anticipations. It is safe to say that for every mile of the seventy-mile journey he went through a rehearsal of the love-scene that was soon to be staged somewhere in the vicinity of Arrow.

The train beat its record this time by losing only thirty minutes to Hilton—one station south of our hero's destination; but there it got a hot box and several other things, from over-exertion, and was held up for two hours. This was trying to the Torontonians' nerves, of course, and brought on a mild fit of depression in which he might very easily have had a presentiment of some kind; but instead of having it he took dinner at a farm-house near the station and was somewhat soothed as a result.

Now he was nearing the little village of which he had been dreaming for two years. How homelike and peaceful it looked as compared with the barren, squatty, ephemeral shacktowns of the prairie provinces! He caught himself speculating as to the value of real estate in Arrow.

The same old crowd of loafers was at the station. One or two of them slouched up and greeted the former banker in bashful awkwardness; but ere a group should gather he hurried off to Mrs. Cary's for a wash-up. She, dear motherly soul, wiped her lips with her apron, as though in preparation for a kiss, and stood admiring him with eyes that reminded him of his first homesickness. The old room, as Bob had said, remained the same. But Ed had only time for a glance. His mind was on the telephone in the hall. What if Louise should be away visiting her sister? Horrible possibility!

"Yes—this is Mrs. Allen speaking. Who? Ed Gray?—oh, how do you do, Mr. Gray. Wait, I'll call Louise."

"No-no, I want to surprise her, Mrs. Allen. Don't say a word to her. I'll go right down."

"All right. And, Mr. Gray, I wonder would you mind bringing the mail with you? It will save father a trip."

This meant another delay—but what matter? Louise was home. She was within a mile of him now: a week ago she had been two thousand times as far away. The railroad made this a romantic world surely.

"I don't think there's anything for the Grays,"

said the post office girl, sorting over some mail. "Yes—wait a minute. Here's a letter for Louise."

It was from Calgary. Ed knew the writing. The postmark date corresponded with that on which he had started East. Scott had written her, then, knowing about the engagement. What could he have to say? Above all, why had he written so soon? So that the letter should arrive before the traveler?

The lover tried to fight off suspicion, but he was now in the claws of jealousy, his first jealousy. By the time he reached the top of the hill his temples burned and he had a sickening desire to murder somebody. Memories crowded upon him: every little unpleasant incident of the entire two years came to mind, magnified, took on a new significance.

At length he sat down, by the roadside, to think, to throw off this miserable feeling that had come upon him so suddenly. He wanted to believe in Louise; he wanted to idealize her, indeed. Their meeting to-day must not be spoiled by sneaking reservations.

The letter did not have a business look. It was too thick for an ordinary friendly note. What business had Scott to send her such long-winded epistles? At this, of all times, why did he write so volubly and dispatch his message with such feverish haste?

Impetuously Ed tore open the envelope, resolved

to face Louise without suspicion or not at all. If Scott had written merely a friendly note, he, Ed, would apologize to her; if not, he would take the next train back to Toronto.

Slowly he read and more slowly he comprehended.

“Dear Louise,—The time has come for me to have an understanding with you. I learned of your engagement to Eddie recently and was so shot up I didn’t seem able to state my case until the moment came when I had to. Ed has left for the East to-day and will be in Arrow, no doubt, almost as soon as this letter. But before he sees you I want you to listen to what I have to say.

“In the first place, Louise, you are sensible enough to realize that romance and marriage are two different things. In the second place, you have never found out what love means. You admitted that to me only last May—do you remember? Said you liked a certain fellow, whose name you didn’t mention, but weren’t crazy about him. Those are your very words.

“Now, this same fellow is going to see you, and if I know anything about him, will be bringing you to the point. How about it? Are you going to kid him along a while longer, as you’ve certainly been doing for a couple of years, or explain to him just where he stands? Do you remember what you told me

about the diamond ring? That should have been enough for you. When you realized that you couldn't wear it and relish the thought of having him always with you, as the one and only admirer, it should have been your cue for laying off.

"You're the kind of a woman that's got to be neglected and misused a little. You know you are, Lou. But is Eddie the kind of a boy who will do it? No. He will be there with the love—yes, and demand that you shall be there with it—all the time. Is that the temperament for you? I'm quite sure not.

"It may be nervy of me to butt in like this, but, Louise, I'm tired of the monotonous existence I lead. Since coming back here I've been dreaming about you, I might as well admit it; and do you know, I've come to the conclusion that we could be about as happy as most people together—maybe happier. I can give you a bungalow, a car and nice gowns. You'll set them all going out here, girlie, with those eyes, that hair and that figure. I'm not kidding!

"Now, little Practical One, let me advise you to go easy on that romantic stuff. It passes away, with you, mighty soon. You're unfortunate to have that kind of a make-up, but having it you might as well borrow a little commonsense, and steer clear of

trouble—poverty, monotony, unwelcome affection. It will stifle you.

“Forgive me if I am wild in this letter. I love you, Louise, and I want you. Probably my love is not as sticky as it might be, but it will be strong enough for YOU. How’s that for frankness? I’m offering you all I have, girlie. Think twice before you turn me down. Answer right away. Now that I’m in a good mood you’d better grab me.

Yours always,

Bob.”

“P.S.—Let Eddie down easy—if you do let him down. He’s a prince. I’m afraid I’ve lost some money for him out here, though, at that. However, I guess his folks have dough. He’ll make good somewhere anyway—especially if he gets rids of you.”

Ed took a diamond ring from his pocket and looked at it. The shoe-lace had long ago worn out or might still have been around his neck. His thoughts, naturally, were unspeakable; but in and through them all was a staggering wonder that anyone should have the sinful courage to address a girl as Scott had done in his letter. That any man could hope to win his case with insult was beyond Edward’s comprehension.

Trying hard to doubt the authenticity of this letter he stared at it for an indefinite period of time.

There was no malice in his heart toward Bob—nor indeed toward Louise.

His feelings, as we have said, were indescribable: a jumble of emotions. And the longer he stared at the letter and the fields beyond the more benumbed his soul became.

“Hello, Ed.”

The tone was casual, rather subdued. He gazed at her, as she stood there smiling upon him, but said nothing.

“Mother told me you were on your way out, and I thought I’d go and meet you. What’s the matter—you don’t seem very glad to see me?”

Probably his innate sense of humor came to the rescue; or was he a different Ed from the Ed of an hour before? Stuffing the letter in his pocket he rose and extended his hand, but did nothing more familiar.

“I am,” he said; “but your unexpected presence has dazed me. Don’t I look stupid?”

“No; you look fine, Eddie. The West has done you good. But weren’t you afraid of giving me heart-failure by turning up so mysteriously?”

He had made up his mind, as he gazed upon that beauty that had always been so hard for him to resist, to give her a fair trial. “I came to strengthen your heart,” he smiled, “so that it will never fail.”

They were sitting on a log together by this time, and he had taken her hand.

“You are acting peculiarly today,” she remarked, half smiling and gradually withdrawing her hand. “What kept you so long on the way? I waited until I couldn’t stand the suspense any longer.”

He was paying more attention to her voice and words now than he used to do, and less attention to her beauty. It seemed to him there was something ungenue in her last remark.

“Yes; suspense is an awful thing. Arent’ you glad it is over for you and me?”

There was not so much modesty as surprise in the glance she gave him.

“I’ve come for you,” he went on. “Your letters have been gradually losing their warmth, and I thought I’d better not drag out our engagement any longer.”

“I’m afraid, Eddie,”—she hung her head,—“I’m afraid you’ve come a little too soon. Won’t you wait a while longer?”

“Why, Louise?”

“Well—we’re both young yet, Eddie—and happy. Who can tell, we mightn’t have such a paradise as— as YOUR letters have painted.”

He would never have believed it possible for him to listen so calmly to such words. The reverse of

what he had anticipated was happening. Instead of reviving, his return was killing the love—whatever brand it was—between them. But down in his heart Ed was not exactly certain whether he felt pain or relief. He marvelled at his sentimental re-birth, even more than he had at the letter which (as he thought) had brought it about.

In the last analysis the feeling he experienced must have partaken more of relief than of anguish, for an impish sense of humor was threatening to manifest itself. And yet, as fitfully as this sense of humor, there throbbed an ache somewhere. Poor dreamer—he was being operated on by Dr. Cupid

And Louise—how about her? Is there no sympathy for those beautiful eyes and that golden hair? Ay, there is. But she doesn't need so much as Edward, dear girl. Nature has equipped her with cave-woman characteristics, hidden behind her physical charms; hidden to most men, but not all; and she can take care of herself. If not, a cave-man about Bob Scott's size, possessing the predatory instinct and with a fascinatingly brutal manner, may come to the rescue.

"Do you think, Louise?" he asked, after a silence, "that you really want to marry me at all? Are you sure you haven't changed your mind?"

Perhaps his tone encouraged her. She raised her

eyes to his a moment, then slowly they fell, and she started to cry, just like a child.

Edward was momentarily in danger of loving her again, on the moment. The Irish half of him wavered, but the Scotch half stood pat. He bade her cheer up and asked her to think the matter over until the next morning, when they should meet at about the same place. (In the meantime he would fix up the Calgary letter and put it back in the mail.)

"I haven't got much, Louise," he told her; "and what I have is invested in real estate. But we could manage somehow. Even though I quit the realty business there are lots of positions open in Calgary."

She said nothing, except to invite him down to the house for supper, but he declared that he had promised Mrs. Cary he'd be back. Louise did not insist, and they parted most casually. On his way back to the village he recalled what Emma Gordon had said of true love one day at Banff.

In his old room he sat dreaming, his heart heavy. Love had gone from him, he knew. And Louise—she had never loved him at all! Once more he read Scott's letter, and the thought of seeing again this pretty girl whom he had idolized became intolerable. No, he would not keep his engagement. He would attach a note to the letter, remail it, and leave for Toronto on the six o'clock train.

Instead, however, of pasting up the Calgary envelope, he put the contents in a plain envelope which he addressed to her himself; and the only explanation inside was his note: "I opened this letter with jealousy and close it with disgust."

There was satisfaction in doing this; it relieved him. But as his train pulled out he felt that he had acted too impetuously. Maybe she DID care, after all. Yet if his train had stopped at the switch it is doubtful if he would have gone back. He was in a miserable state of indecision. Conflicting emotions burned and chilled him alternately.

CHAPTER XXI.

BACK TO THE BANK.

Days of pleasant suspense followed. Louise would write to him at his home in Toronto, asking his forgiveness for flirting with Scott and humbly accepting whatever her lover had to give.

But she did not write; and Ed's actions were such as to arouse curiosity in his progenitor.

"What's the matter with him, mother?—goes around like a dog with a sore head."

"It's your imagination, Peter. He's uneasy because he's not working. For goodness' sake don't let on you notice anything, or he'll be flying away to the end of the world again. I only pray something may happen to keep him in Toronto."

There was no occasion for alarm on the mother's part. He talked little about the West: the thought of going back to the Land of his Dreams was depressing. He had written Bob a business letter asking him to dispose of the Hillvalley lots as soon as possible, but without mentioning Louise; and with the diplomacy of a successful real estate man and wooer of

cave-women Scott had confined his reply to business—holding out no immediate hope for the sale of the lots, however. “In time they’ll make money for you,” was the great promise.

Ed had no immediate ambition. He stretched his few dollars out as long as possible, and as he was not permitted to pay board had no difficulty in making the money last until the middle of September.

By this time the fighting spirit was beginning to revive in him; also, he had grown somewhat cynical. Trustful, idealistic natures usually do, after disillusionment. His usual daily occupation consisted in lounging about the house or little yard-garden during the forenoon, sauntering down town or paddling up the Humber in the afternoon, and, if the weather were cool, reading at home in the evening.

One afternoon, early in September, he stood at the corner of King and Yonge Streets, watching the throng, when a young man and woman stopped to gaze up at the top of a sky-scraper, and engaged in the following conversation:

“Have you any like that in Calgary, Bobby?”

“No dear; but you’ll see the shining peaks of far greater structures.”

So they were married! Edward made his escape among the crowd before they should see him.

A few days later he told himself to “buck up,” and

closed his jaws as grimly as his grandfather had done when facing a bear. The same evening his mother remarked to her Peter that their boy was beginning to act like his old self.

"I wonder would it be safe to mention college again?" the father remarked.

"No, Peter. I think he has something up his sleeve. We'd better wait to see what it is."

He had too—you can't fool mothers—and it was a determination to interview Mr. Wright for the purpose of trying to get back into the bank.

The general manager might have been sitting in the same chair uninterruptedly for two years, without moving. It seemed to E. Gray that he even wore the same suit.

"Mr. Wright," he began, not sitting down, "it's very good of you to see me without ceremony like this."

The G. M. motioned him to a chair.

"I want to hear about the West," he said, concisely.

"You knew I had been out there then?"

"Yes; heard it from down stairs. I was wondering how soon you would be back to us."

Momentary anger flamed in the applicant's eyes, and the banker pulled his crisp moustache to hide a smile. "Now don't scare me again, Mr. Gray—you

nearly threw me out of my own office once before you know."

Ed was forced to grin, somewhat sheepishly.

"You have me licked, Mr. Wright," he remarked, without taking time to think, "but why tramp on my neck?"

"Pardon me, I had no intention of strangling you. When I said 'back to us' I referred to the East, not the bank."

"Oh, I beg your pardon. To tell the truth I did come to ask for a position, and probably I'm a little sensitive about it. A fellow hates to acknowledge he's beaten."

Another twist at the moustache. "You're too impulsive, Mr. Gray. Do you remember what I said to you the day you notified me of your resignation? I think I mentioned something about keeping your head. You carry a lot of steam, you know."

Ed smiled. "That's a good way of putting it," he admitted. "You seem to understand my disposition. I'm beginning to regret that it's what it is, Mr. Wright."

"Regrets are useless things. . . . But tell me about the West. What frame of mind are the people in out there? And how did you make out as a seller of land?"

"The people, I'm beginning to believe, are doing

their best to encourage each other in the face of some kind of trouble. They are uneasy. Everybody seems to have been dickering in real estate, and all the buyers, there and in the East, appear to have bought. The game, I'm afraid, is almost at a standstill. As for myself, I tied up two thousand dollars and just at present can't get it out. But a friend of mine in Calgary seems to think the property will make me money in time."

"Time!—god of the speculator! Time is all any of us need to make us rich, Mr. Gray. But, you know, we only have seventy years to live. Your opinion of the West coincides with mine. The difficulty with them out there seems to be that they live too much in the future and not enough in the present. Didn't you notice that the great majority looked forward to the day when they would be able to clean up and either return to the East or go further on?"

"Yes, I did, indeed. When I went there it was my intention to stay there and 'grow up with the country,' as they say; but the general unrest seemed to get hold of me, and I was glad to get back."

"Still, in all probability, you'll get the fever again."

Mr. Wright was gazing at a chandelier—a most unbusinesslike attitude for such a busy man.

“What makes you think that, sir?”

“Or if it’s not the fever for Western Canada, it may be a notion for South America.”

Ed’s face straightened.

“Mr. Wright, I don’t like to waste your time like this. Can you give me a position or can you not? If you won’t some other bank will.”

“You are rather confident for a boy who has twice failed——”

“Mr. Wright, I won’t stand your insults.” He was out of his chair like a shot. “What are you trying to do—have some sport at my expense? I’ve got nothing on YOUR disposition. Good day.”

The general managers’ laugh brought his secretary from a small office.

“Wait, Mr. Gray. I’m not through with you.”

Ed halted, standing by the door with his hat in his hand. A glance at the half-frightened secretary gave him a sudden desire to quarrel further with Mr. Wright.

“Come and sit down again. Here George attend to this.”,

The secretary mutely obeyed. He looked paler and more over-worked than ever.

“I want you to put yourself in my place, Mr. Gray. Supposing you had used an employee more than usually well, only to be repaid by a sudden resigna-

tion, would you feel like throwing your arms around him when he came back in the role of prodigal son?"

"Excuse the remark, sir, but I'm not asking you to embrace me. I understand there are no prodigal sons in business. What I'm trying to do is to put a business proposition to you, but you won't let me get to the point."

"How am I hindering you?"

"You make me lose my temper. There's something about you that rouses my fighting blood. I get saying things I didn't want to say, and my business sense leaves me. Your secretary gets on my nerves too."

The G. M.'s little eyes expanded in real astonishment. He looked as though he were going to laugh again, but frowned instead.

"That is a peculiar remark, Mr. Gray."

"Perhaps it is, Mr. Wright; but it bears on the question I came here to discuss. That fellow is afraid to open his mouth. Do you consider him an ideal servant?"

"He is very competent."

"But, candidly, wouldn't you rather have a man who couldn't be walked on?"

"You seem to forget that you came here in quest of a position."

"No, sir; that's what I am remembering. I want

to establish a business relationship with you—something that doesn't exist between you and your secretary. But if I work for your bank I won't stand for intimidation."

The general manager pressed a button and the pale one appeared.

"Show Mr. Gray out," came the command.

"Thank you," said Ed, with his eyes burning into those of the G. M., "when I'm ready to go I'll find the door myself. But I've a few things to say yet—to you Mr. Wright."

The secretary's face was tinged with a horrible glow; his awful employer had assumed a fighting attitude. The seeker after work was sitting on the edge of his chair.

"You've got a rotten bunch of clerks. Not one out of ten has any real stuff in him. How many of them study up the business and really try to make a success of it? How many of them have fought the fight that I—a joke to you—fought out in Calgary trying to make good in a hard game? How many of them even try as I did when in the bank to deliver the goods? You didn't use me well because you liked me. I think, myself, that you've always hated me. You're lucky I didn't punch your head first time we met."

The secretary's pose was comical; the G. M.'s dra-

matic. Both were to some extent spellbound by the savage earnestness of E. Gray.

"And let me tell you why your men are short on ambition; you don't shoot any of it into them. You don't keep in close enough touch with them. Your manager down stairs is one in a hundred. Why don't you teach them to be aggressive. I wonder do you scare it out of them?" The speaker gave George an eloquent look.

"I'm not afraid of you, Mr. Wright, and I don't give a cent whether you take me on or not. There are other banks waiting for the fellow with a gizzard. The reason I came to you was because I wanted to know whether my old record counted for anything or not. I'm half ashamed of myself already for jumping—and I'd like you to know right now that I didn't do it of my own free will. I liked bank work; I still like it, and have made up my mind to go back to it; but if I applied somewhere else before coming to you it would make me look like an experimenter."

"You were afraid we wouldn't recommend you anywhere else," said Wright, giving his secretary a sign to get out.

"Well watch me get along without it. Good day."

Ten minutes later Ed had a letter of recommendation from the manager down stairs, but Mr. Wright

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was not aware of it. And two weeks later, after a long interview with the general manager of the R—, he got an offer in writing of \$800 a year from that bank. Instead of accepting, however, he took the letter to Mr. Wright, quarrelled again, apologized, and was offered the same salary to work for his old employer.

“Do you notice the absence of anything?” asked the general manager, with the imitation of a smile, as Ed’s eyes wandered about the office. “I am my own assistant today. My much-abused secretary has resigned. I’m getting a girl this afternoon.”

Edward apologized for having spoken as he did in the pale one’s presence.

“Oh, that was not the reason. He had stomach trouble. It runs in our family.” The smile was no longer an imitation. “He’s my nephew, you know.”

Again Edward expressed his remorse.

“Yes,” observed Mr. Wright, as though he were stating a business proposition, “your Irish will get you into trouble yet, if you’re not careful. Did your ancestors come from the north or the south?”

“One of my grandfathers, I understand, was born right in Londonderry.”

“That accounts for the trouble you are always making me. Mine came from Dublin. Now look here, Gray, I want you to behave yourself with us,

understand? We won't put up with too much, you know. Some men, better Christians than myself, wouldn't have treated you as decently as I have, and it's up to you to give us your very best. Things may not always seem to be going your way, but take my advice and stick."

Ed grasped his hand and promised to be good.

"I have learned a lot from you, Mr. Wright."

"What, for instance?"

"That it's all right to carry a lot of steam—so long as the engine doesn't bust. I'm afraid my throttle is apt to blow out. You have even a bigger fire on inside than I have myself, and yet you keep cool."

The G. M. laughed, genuinely pleased, and shaking hands with the bank clerk who had come back, turned to his exacting desk. For several minutes after the interview he continued to smile on his work, remembering, no doubt, the days when he was young himself and (apologizing again to Peter Gray) "full of the devil."

"Jack," he said to the inspector, at lunch, "I think we'd better keep young Gray in the city for a while. Fill him full of routine, give him another go at the country, and try him out in Montreal."

"You've mentioned that boy before, Wright. He seems to have made a hit with you."

“Well—he wanted to lick me. That ought to count for something.”

“Why didn’t you let him try?”

“I was thinking of it, but decided if he beat me I couldn’t very well turn around and offer him a job. And I did want him in the service. He seems to have ideas along with his pugnacity. We’ll keep our eye on him, Jack.”

Before going to break the news of his re-engagement in the C— Bank, Ed dropped in on his first manager and showed him written instructions to report there the following day.

“I’m glad you came back, Mr. Gray. Do you think the experience did you harm or good?”

“It did me good,” was the unhesitating reply. “It feels great to be back to something substantial.”

“The real estate business, then, did not strike you as being secure?”

“It might suit some fellows; but right from the start I had an uncomfortable feeling that I was getting something for nothing.”

The manager’s eyes laughed.

“But isn’t something for nothing considered a good bargain?”

“To me it looks like stealing. It’s my disposition to work for what I get. Of course, trying to sell lots

is work;—but, oh well, I hardly know how to explain myself.”

“Probably I could help you. I, too, had a vacation from the banking business when I was a boy, and like yourself I was in a speculative game. But I never seemed able to congratulate myself on successful deals. I felt that I was under obligations to somebody or something every time I got hold of some easy money. The fact of the matter is this, Mr. Gray: we cannot separate SUCCESS from SERVICE. If I give an adequate return for what I receive, I am doing my duty to myself and my fellow men. The speculator is not a servant; he is merely an agent who handles money for purely selfish purposes. Unavoidably he inflicts injury upon one party or another, and the larger his commissions the greater the injury. Now what service is he rendering anybody? Of course he takes money from one speculator and gives it to another, incidentally keeping a little himself; but in thus encouraging speculation is he rendering any real service to anyone. On the other hand, you probably know how much harm he often does. Frequently he deludes his customers and brings ruin and misery to them.

“But the man who works for a salary in a business that aids industry and conserves wealth, instead of impoverishing the former and dissipating the latter,

is really doing something: he is of some use to his fellows. As the modern economic structure stands, we have far too many parasites. I'm glad, my boy, that you have forsaken their ranks. As a bank clerk you will probably not be a producer, in the strictest sense of the word, but you will be a conserver—which is the next best thing. Indirectly, of course, you will virtually be a producer, for you will be aiding production."

With these ideas occupying his thoughts Ed walked home. The city's activity had a new meaning to him; the street cars the factories the shops—what sacrifice, what meritorious effort, what legitimate service had made them possible? Had such things grown out of speculation or out of manual and mental labor?

But had not the selling game required an expenditure of mental energy? Yes—but so did successfully robbing a safe.

"Out West," he murmured, smiling at his clever thought, "I lived by my WITS. Hereafter I shall live by my BRAINS—and my hands."

His mother was sitting on the veranda, and he saw trouble in her countenance.

"What is it, mater?" he asked. "You look worried."

"Your father's been swindled," she replied, gloomily.

"Swindled? How?"

"In the usual way, Eddie—real estate. He only confessed to me today."

"Where did he buy—out West?"

"No; somewhere here in the East. Purchased a frog pond, it seems, as a site for summer cottages. The promoters have disappeared, and the deed is found to be worthless."

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CHAPTER XXII.

THE CYNICAL PERIOD.

Mr. Gray was quiet at supper, and out of respect for his feelings mother and son conversed about everything but real estate. But all the time Edward's mind was working on the situation, trying to discover some means of consoling his unbusinesslike parent.

"Mother," he said, as they sat alone later in the evening, "I wish you'd make dad see that there's no need of worrying about the estate. His profession will keep you and him the rest of your lives, and as for me—I've got a job now for good. How would he feel if he had a big family and had lost ALL of his possessions—as lots of men have done? Why, if it came to a pinch I could keep both of you."

"My dear boy," she answered, "we are not worrying about ourselves; but we did want to have something for you."

"Well," he said, "forget it. You might spoil me by leaving me a bank roll."

One or two of the old staff were still in the Toronto office. Mitchell had been taken off the collections and put back again; the former assistant accountant was now accountant; and Charlie Sack was in one of the receiving boxes.

"Believe me, Eddie," he said, with enthusiasm, "I'm glad to see you back with us. The union needs you. We don't seem to be making the headway we should."

"How's that, Charlie? Did Arrow set it back any?"

"I'm afraid so. Instead of attending to it as I should have done by mail from there, I spent my time visiting a farm house wherein dwelt a fair and stately maiden."

"Referring, I suppose, to——"

"The one and only Louise. Did you know she was married?"

"Yes,—I understood she was."

He turned away with a smile, one that had a cynical twist, with the intention of brooding on this new evidence of Louise's sweetly girlish duplicity; but on second thought he dismissed her and all the female sex from his mind with a curl of the upper lip, and resumed his conversation with the Nihilist.

"How many members have you now, Charlie?"

"It's a secret, Eddie, only to be revealed to those

who ride our goat. When are we to have the pleasure of taking you out for a jaunt?"

"I'm afraid the trip would be steep and rocky. Goats hanker after precipices and take long jumps."

Charlie laughed. "You're almost poetical. But believe me we are going to take a long jump some of these days. Mr. Wright and his fellow bulls will stand on their hind legs and paw the air."

"I didn't know that cattle were afraid of goats."

"Oh yes they are, although they may try to hide it. Of course our whiskers will have to grow a little longer before we do the trick."

"Let us hope they're not down to your waist by that time."

"Hold on there, Eddie,"—Sack had his face against the wire of his cage—"you don't get away with that. I'm insulted. Come here." Ed moved up closer. "You think I'm a joke, don't you?"

"No, I don't, Charlie. But I'd like to talk this thing over with you some time. Let's go to the gods at the P— some night soon."

"Done! Glad to know you're getting serious. I can see myself writing your name on the records."

Ed was operating one of the current-account ledgers next wicket to Sack. Two years before he had been accountant in a country branch on nine hundred a year, and Charlie had been teller on the same

salary; now he was running a city ledger on eight hundred, and Charlie was teller on eleven. One half of Edward's nature rather enjoyed the situation, finding something romantic in it; but the other half rebelled—not outwardly and loquaciously, but silently and fiercely.

Edward found that he was up against a hard fight. Head office evidently was trying him out. They had given him the worst ledger in the office and tacked on some return work that his predecessor had never been required to do. But he said nothing: his teeth were so firmly set words would not have passed. There was a grim satisfaction in defying the G. M.

After two years' vacation he found himself rusty as a clerk, and for the first month did a lot of night work. Often he stayed down town for supper, and by way of a few minutes recreation played pool with some of the boys.

And now commenced a reactionary period in his life. He began it with considerable hesitation, but found that it offered diversion of a sort peculiarly acceptable to his present state of mind. Girls did not figure in it—and this was a decided allurements. He had developed a feeling of contempt for the fair sex, especially the very fair ones. He could not think of girls apart from Louise, and thought of her roused a hitherto dormant fiend somewhere within him.

At noon hour, when very busy, he usually ate only a sandwich or two in the office, and at such times amused himself by silently criticising the passers-by. Propped up on a stool, facing the side windows, resting comfortably on his elbows and with a ham sandwich pointed towards his mouth, he would inspect the young ladies who fluttered by. Some pranced, others toe-danced, a few flounced, but all knew what they were doing and had a sinister object in doing it—so it appeared to Edward. There were butterflies, wasps, blue-bottles and an occasional devil's-darningneedle. Each member of every species usually managed to do some act of primping as she passed the window, that is, within a space of a few yards; and Edward tried to figure the number of movements a trip to lunch and back would involve. He was lost in a maze of figures: the bank clearing sheets of all time were as nothing in comparison.

One day Charlie seemed to divine his thoughts.

"Of all the damsels that pass this peep-hole, Eddie," he observed, savagely biting a stale biscuit, "that sell in the purple is the d—st."

The vehemence of this remark roused the ledger-keeper's suspicion.

"What has she ever done to you, Charlie?"

"Nothing. No woman ever did. I have a chronic

dislike for them. If they'd only wear long boots or do something to keep their feet down on earth I think I could stand to look at them without losing my appetite; but this everlasting procession of bouncing bits of calico and frill appals me, Edward—simply appals me."

"Why do you look at them then?"

"Well, it makes me feel more satisfied with my lot as a bachelor. There was a time when I had visions of a wife and large family, but the older I get the less advisable I consider it to think of mentioning such a subject to any of these automatic dolls."

The companionship of Sack suited Ed at this time. They became chums outside the bank, and began doing things that probably neither would have done without the other. Competitions in various pleasurable follies became popular with them. Sometimes they were joined by two or three other chaps of like mind, making a party that recognized no halting or going backward but ever forward and (let the moral in us say it,—downward.

When the idealistic mind gets out of joint, through disillusionment, folly of some kind is the inevitable consequence. Ed's took the form of cards and Made-in-Canada beer.

Has he ceased to be the hero? If so, fiction is farce and facts make poor romance. The first night he

went home dizzy he had the common misfortune of meeting his father on the stairs,—yea, and it was a narrow stairs.

“You’ve been drinking, young man!”

“Be a sport—don’t tell mother. I got in with a bunch of the boys and——”

“Don’t blow in my face like that. Go to bed, you young devil. You’re a fine bunch of bankers, I must say. Where do you keep it—in the vault?”

For a while Mrs. Gray remained in ignorance of these escapades, but the day came when she had to open her unbelieving eyes and accept HER disillusionment. Thereafter she was outwardly the same, but in her heart a different person; and a common situation developed in the family. Peter and Edward had a secret in common, and were consequently more distant to each other than they had ever been; while mother and son seemed to have come closer together, if possible,—at the same time knowing that they were, in a measure, strangers to each other for the first time in their lives. That mothers love their sons the more for their nonsense is surely a mistaken idea. They love them not because of it, but in spite of it and afraid of betraying a lack of that respect which is love’s best complement, they make an effort where respect has lessened, to increase their love.

It was Mrs. Gray’s policy, as it is the policy of a

good many mothers who have determined boys, to ignore the change that had taken place in Ed. And being, after all, of about the same clay as that of other male mortals, he lost, in time, his sense of humiliation in her presence, and entered into his sporting life with courage that increased in proportion to the increase of his mother's long suffering.

Suffering it was, too, although the two men in her home would have ridiculed the mere thought of such a thing. Did she not go singing about the kitchen as usual? Of course, they knew that she worried over the financial loss that had come to the family; but the father having confidence in his profession as a means of livelihood and the son in his business—they took an optimistic view of the domestic situation, and left the wife and mother to do the same, in her own time and way.

Ed would not deliberately have caused his mother a single sigh. Her non-interference led him to believe she recognized the good old Wild Oat doctrine as a necessary part of a fellow's education. Perhaps if he had thought as deeply as he used to think of Louise the matter might have presented itself to him in another light; but one does not study a mother's wishes as religiously as a sweetheart's. . . .

Time wore on, and Ed found himself on a ledger and still side by side with Charlie Sack, but not in

the Toronto office. They had both been moved to Montreal, the teller some time after the ledger-keeper.

"Well I'll be dawgon'd!" said Charlie, the day he took his post beside the Torontonion. "Did you ever see anything like the way you and I have collided? Eddie, it looks like a piece of head-office funny-work to me. What do you suppose their idea is?—that you should reform me or that I should put the kybosh on you?"

"Pure chance, Charlie. I hit the Westmount office before landing here, you know; and it was only the other day they gave me this ledger. It's not balanced, either. But speaking of reforms, have you issued an order for the general strike yet?"

"Not yet. By the way, do you remember that argument you were going to have with me in the gods of the P——, and never had?"

"Yes. What's the matter with H— M——'s tomorrow night?"

"Why not tonight?"

"I've got to work."

This time they kept their engagement; but instead of entering into their debate during the first intermission they went out and had a drink; likewise during the second and third intermissions.

"Seems to me you're hitting it up pretty strong, boy," said Charlie, ordering the strongest made.

"How about yourself?"

"I'm the pot, all right, I guess. But you're certainly the kettle."

"Kitty—did you say?"

"No—kettle. Where do you think you are—in a game of poker?"

"Well you mentioned the pot didn't you?"

"Guess I did. And say, I've got five to the good. How about a friendly little bout after the show?"

"I'm broke."

"That's all right: I'll accept a post-dated cheque."

They played all night, enlivening the game with large quantities of Made-in-Canada and friendly argument.

"Now look here, Eddie, this is my last effort to convert you to the union. We're both in Montreal together, with an open field ahead. Nothing to prevent us starting a local association and making ourselves president and secretary."

"I thought your union was already organized?"

"So it is—in my brain. But we've got to get the real members and their money: I've lots of names in my mind, and all we'll have to do is get in touch with the owners of them. They'll all go into the

thing, I know. But what I need is a good practical fellow like you to back me up."

"I'm to be the secretary then?"

"Sure—treasurer too, if you like. There ought to be some ready money in it for us right now, and maybe a sure job in a few months. When we get the whole country lined up, we'll be drawing a salary of about twenty-five hundred each and dictating to the men who rule the finances of this benighted country. Ladies and gentlemen, I stand here tonight—"

"Sit down—you're drunk. I thought you could hold more than that, Charlie? I'm ashamed of you. Hey, you're walking on my ante. Leave that kitty alone or you'll get scratched. So your union doesn't even exist, eh? Poor old union, I was almost persuaded to join."

"Do you mean it?"

"Sure! . . . Say, Bo, what makes you go on dreaming like this? It doesn't get you anything. Why don't you spend your time trying to qualify for accountant or manager? You're a smart guy, and there's no reason why you shouldn't be earning half as much again as you do. Why do you keep on shooting off about this Anarch's Association, and getting in Dutch with the G. M.?"

"I'm earning more'n you, ain't I?"

"Yes, but I had a two-year trip through the West."

"And you're worse off 'n when you left."

Ed stared at his cigarette-butt a while in silence. There was far too much truth in Charlie's words; they had a wider application than the tipsy Anarch knew.

"Oh, well, Charlie, let's have another drink and forget it."

"No sir; I'll drink t' nothin' but the 'Soshay-shun."

"All right. Here's to the Association then—with emphasis on the -shun."

But the Nihilist was too drunk to drink.

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CHAPTER XXIII.

A BANK NOVEL.

A few days later Charlie had his revenge. He came rushing into the basement, looking for his ledger-keeper, with something—Ed thought it was a red flag—in his hand.

“Eddie—look here!—look here!” he cried, holding the thing out at arm’s length and looking at it with an expression of excitement and awe.

It was a book, bound in bright red cloth and gold-lettered as follows: “A CANADIAN BANK CLERK.”

“What it is and where did you get it?”

“Can’t you read? Why, it’s a novel on the life of a bank clerk written by one. I bought it in the office just now. An agent was around selling them. Pipe this illustration, will you? See him working away at his desk there in the electric light, tired out,—an office slave? Doesn’t that hit the spot, Eddie? By jove, I could kiss the author of this book, whoever he is. I wish he’d come to Montreal.”

"Evidently he's a German. Look at the sneeze in his name. Wonder where he lives and what bank he worked in?"

"Don't know." The Nihilist's eyes were eagerly following the lines of the index page. Suddenly he began turning over the leaves with fury. "Look here—one of the last chapters is called 'The Associated Bankclerks of Canada.' I knew it would come, Eddie. I've been prophesying it all along. Must write a letter this very night to the author. I wonder would he answer it?"

"Couldn't say—until I read his book. Maybe he's a cranky old guy with a grouch as long as his hair, and would turn your letter over to head office for blackmail."

Charlie's face took on a serious expression.

"Guess I'd better go easy on writing, at that. Wouldn't care to lose my job. Winter's coming on; and besides, as the Union's a sure thing now, I want to stick and help see it through. Gee, I wish I knew whether a fellow could trust that author, or not."

"Go ahead and write, if you feel like it. Your soul's your own, isn't it?"

"No, sir. I belong body and soul to the G. M. But this isn't much like the advice you were giving me a few nights ago. If I accurately recall the

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sounds that bubbled through all that booze you were counselling me stop getting in Dutch by my bank union talk."

"This is a different matter. Every man's got a right to say what he thinks, but he should use a little tact, and be consistent. All you've done in the past five years is preach, and a business institution is hard on preachers. If you'd really gone and done something without shooting off they would have respected you. They are naturally suspicious of the talker; they think he neglects his work to spout—and I guess he usually does. If you think you really ought to get in touch with this author, go to it; but don't tell all you know and a lot that you don't."

Charlie whistled. "When I finish this book," he grinned, "I may be able to return your insults."

"Let's read it together tonight," Ed suggested.

"But it's not going to harmonize with YOUR ideas. I can see that by the very color of the cover."

"All the more reason why I should read it. We can have a fine scrap over it. Will I bring a little something down with me?"

"Sure—but not too much."

Charlie was sitting in his room, when Ed arrived, smoking and nursing the novel and trying hard not to read it.

"It's about time you came. Say, Eddie, what do

you think? I've seen the man that wrote this book. He sold it to me—and I thought he was only an agent. Didn't dream of an author doing that."

"How did you find out it was him?"

"From Tommy Lloyd. He autographed Tommy's copy. I'd have given five dollars to talk to him a while, but he left town tonight, so they told me at the Y. M. C. A. Why, he's only a kid. You wouldn't think to look at him he could write a book. When he first came up to my cage and shoved it in at me I told him to beat it, that I had no money to squander on book-agents. He did beat it too, without a word; but when I found out from one of the other boys what sort of book it was I called him back and apologized."

"How did he take it?"

"Just smiled and said he knew how it felt to be in the middle of a balance and have agents bothering you. I thought at the time he was one of the easiest marks for a salesman I'd ever run across."

"I should think it WOULD feel funny to sell your own dope like that—"

"Yes," Charlie interrupted. "Tommy asked him a lot of questions—how it was he had to handle it direct and so on; and he said it was a case of a bed and three meals a day; said he couldn't resist the

temptation of doing the publisher out of his commissions."

After moistening their throats they proceeded to read the story aloud, chapter about. It was eight o'clock when they started and three a.m. when they finished, but whether it was the book or the beer that kept them interested might be considered an open question.

"There; I call that the best novel I've ever read!" Charlie, at least, was enthusiastic. "Come on now with your arguments."

"It's too late," Ed objected; "I want to think it over."

"Put it in a nutshell then. You can't get out of here till you say something."

"Well, Charlie, it's got a lot of real life in it, all right, and some kicks, probably, that are worth considering. But I couldn't help feeling as we went along that Evan Nelson was too good-natured. If those things happened to him that he says happened, why in heaven's name didn't he kill somebody? If the story is true, Evan was merely a victim of special circumstances—and an easy victim at that. But the inference should not be left that ALL banks treat their men so shabbily. He probably just took things as a matter of course and never said two words to an inspector in his life. He should have

beat his way into Inspector Castle with a piece of lead pipe, and left several victims strewn around head office when he went out; then gone and squatted at his desk and drawn salary without moving a finger. What could they have done to him?"

"Easy enough to say," growled Charlie; "but how many fellows would do it?"

"Not very many, I admit. But who's to blame for that? If they don't look out for themselves I don't know who's going to do it. The bank isn't a nursery, you know: it's a business—and a fellow has to take business risks; also he's got to be a business man, to succeed. Evan Nelson was evidently cut out for a novelist, not a bank clerk."

"Well—good night. You may go, Eddie. I didn't ask for a sermon, you know. This is my busy night. I'm about to write a letter to the Victim of Our Tyrannical Banking System."

Laughing, the Torontonion left him to his ecstasy.

But on his way home Ed did not laugh. He was thinking of the experiences of Evan Nelson as a Canadian bank clerk and comparing them with his own. The life was not all roses, truly—even for the man who fitted in. A fellow might dream, but was there any sure way of making his dreams come true?

Why were Wright and the rest of them making things so difficult for him? Why had they insisted

so strongly that he leave Toronto, and how was it that he always found himself on laborious posts? Still, what business life—or any other kind of life for that matter—was easy? The real estate business, for instance—

That passage in the story he had just been reading, where Evan had cleaned up \$60,000 in British Columbia land, came to mind, and Edward felt his spirits pick up.

“Author, old boy,” he murmured,—and a policeman on the street corner stared at his grin—“you and I are pals, at that. In spite of that Nicola Valley fortune, you’re peddling your own book, and with all my Calgary property I’m working like a nigger behind iron bars on two or three dollars a day. But as my job is likely to last longer than yours, old chap, I think I’ll stick. You are probably a married man, but I’m cured of that thank the Lord! and should worry about a little think like salary.”

CHAPTER XXIV.

“EDWARD GRAY, SHOT.”

E. Gray was preparing for a wild winter of hockey when instructions came to report at London, East-End branch. Thither he went, not in the best of humor.

On his way through Toronto he stopped over to pay his mother a visit. She had changed, somewhat, it seemed to him; but her loving smile looked the same. There was not the old color in her face, but there was the old beauty.

London east office was a small one, and the boys had rooms above it. Ed would be able to cut down living expenses, but this did not offset the humiliation of acting as teller here. However, he went to work with as much grace as possible, and in a few days had his post so well in hand he was able to get out at four o'clock.

London life looked unexciting to him; he could not help contrasting Dundas street with The Boulevard at midnight. But ere long he was to face the

most strenuous incident, and succeeding spasm, of his Cynical Period.

The other boys were all out on sentimental business this eventful night. Edward occupied the rooms alone, and lay in bed feeling considerably disgusted with his tardy advancement in the bank since coming back from the West.

Gradually a sinister feeling, like that inspired by some evil presence, crept over him. Then peculiar sounds reached his ears, followed by a whisper. He was reaching to switch on the light when a voice said: “We have the drop on you; do only what we say unless you want to be shot.”

“Who’s there?”

“Turn on the light, but don’t get funny or—”

Realizing that it was not the voice of any of the boys, Ed obeyed, and found himself facing two yeggmen. They were not made up. There was no mistaking their calling.

“You young feller,” said the tall one, keeping his gun levelled, “we want your combination. Hand over that bit of iron”—pointing to the guard revolver, “and come with us. Squeel and we’ll drop you.”

The Torontonion obeyed with alacrity, but all the time his mind was working. These fellows antagonized his intellect. They were only a couple of

lead-pipers: was he going to let them put it over on him? The question of his duty also confronted him. How far was he justified in risking his life for the bank's safe?

Ed could not decide. Had he depended solely on his reasoning powers he would probably have debated there with himself until his visitors shot him. But after the first few seconds he stopped moralizing and began to act: and he acted not in harmony with his conscience but with his fighting nature. These dubs were not going to get away with anything easy. He would give them a fight.

"Now, boys," he said, praying his teeth to stop chattering, "let's be sensible. I've only got the combination of the outer door. I can let you into the safe, but no further. Will that be any good to you?"

"We'll get that far first," said the short one.

"Very well; one of you go and pull down that side blind."

Shorty went, but Lanky lingered.

"I say," said the latter, "what's your game?"

"My game?"—throwing the vault door open—
"It's just this. The other boys are liable to come along here any minute and catch us. If we're going to do this thing we've got to pull it off quick—see? Now you guys understand that as soon as they

see us working here they'll beat it and inform the police, don't you?"

Yes, they seemed to understand that.

"Well, listen. I'm one of the junior men in this office, and I'm d—— sick of my job. We work on starvation wages. If I show you how to get away with a nice roll will you split with me, and help me clear the town?" Edward was trying to remember details of the detective plays he had seen.

"Naw!—you don't pull that on us, kiddo. Get busy now and open the safe."

"Wait," said Lanky; "I half believe the kid."

"We're wasting time," returned Ed, glancing around toward the door. "For Heaven's sake stop chewing the fat and get busy. Unload your tools and go to it. We'll have to blow the safe, boys: I swear I haven't got the combination. Why, you're not simps enough to think the bank gives all these coms. to one man—are you?"

They exchanged looks; Lanky grinned.

"Well, what's your idea? Hurry up."

"Two of us will work on the safe while the other stands guard at the vault door. Come on, Short, you and I'll blow, and let our friend here keep his eye skinned. How do you work it? For the love of Mike get a skate on—don't you see the time? I'm

not stalling about those other guys!" He put splendid anger and impatience into his tone.

"All right Shorty," said the tall one, "get busy. I'll use my lamps and the bright eye."

"You'll have to keep the vault door half closed," said Ed, on bent knees, looking around, "so that this 'bright-eye' as you call it won't reflect light from the steel. Get me? That's the idea. Now Shorty, show me how to work."

But Shorty had his troubles. His clumsy accomplice found various means of dropping tools, failing to comprehend, and otherwise wasting time. It was getting on the yeggmen's nerves.

"For — sake!" balled Lanky from the rear, "let ME show him, Shorty."

But Lanky, too, had his troubles. Finally he and his pal got disputing, and with admirable self-abnegation Edward allowed them to leave him out of the thug-lesson. With one grand spring he was out of the vault and had the two of them trapped. The thing had been done at the right moment: his acting had deceived these crude enemies of the people.

The police, of course, were informed at once,—and the newspapers got their story, though not from E. Gray. The manner in which they got it accounted, no doubt, for the sensation of the report next

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day. “EDWARD GRAY, BANK CLERK, SHOT WHILE DEFENDING THE BANK’S MONEY AGAINST THUGS.”

Truly this is an up-to-the-minute age we live in. It is so fast that we have to have murder stories with our breakfast, airship accidents at lunch, and a touch of romance—abductions, say, or seductions, with our dinner. And as newspaper reporters and owners also have to eat three meals a day, they are very anxious that we should enjoy ours.

Toronto had the bank robbery news almost as soon as London. Result, a telegram to the manager of the C—— Bank, East London branch, asking further particulars and mentioning the sudden illness of Mrs. Gray.

Ed wired, and took a train home at once. His mother was under the influence of morphine when he arrived; but wakened from it so naturally, in the middle of the afternoon, and gazed upon her son, at the bedside, with such normal eyes that the doctor said everything was all right; and Ed went back to work.

Encouraging word came from home every day for a week, and at the end of that time he concluded his mother was as well as ever she had been. The general manager sent a cheque for \$500. On the whole, prospects look good for a rather jolly winter.

The Torontonion started in to show London what a regular city-fellow was like. He got into a hockey team—which he treated to a little banquet right on the start, and otherwise proceeded to make himself popular. For three months he had a time to be remembered.

At the end of the spasm his money was gone, of course, and he had forgotten the names of certain mild drinks; but he had experiences to take home at Easter (and not tell), and a pain in a certain part of him that was beginning to bring sickness of stomach—to the good: so wherefore complain?

His mother apologized for the Easter dinner. "I've been feeling rather miserable, dear," she said.

The tone of her voice touched some mysterious chord in his soul, and he felt the tears come into his eyes. Some minutes later he was taken with violent pains and nausea, and before an hour was on his way to the hospital to undergo an operation for appendicitis.

CHAPTER XXV.

SORROW AND DISAPPOINTMENT.

Came long days and nights of suffering—many of them, following by a blank period of delirium: and then he noticed that his father stood alone at the foot of the cot.

“Where’s mother?”

“She couldn’t come today, Eddie.” Gray turned and walked slowly toward the window, his back to Ed.

Again, after another blank spell, the patient repeated his question, and his father broke down. But it was not until the following day that Ed learned of his mother’s death. His recovery was slow after that.

For hours he would lie there, inert, feeling that sickness of soul that comes but a very few times in our lives. He suffered remorse, bitterness of spirit, and wanted to die.

But he lived. And one of the things that helped him do so, with a little heart, was the thought of his father’s sorrow.

June brought convalescence. He left the hospital; spent the forenoons lying on a couch in his father's office, and the afternoons learning to walk steadily along the avenue. By degrees his strength came back, and he took trips to the Island.

With the return of strength came a slight revival of spirits; he could let his mind wander over the past without feeling the soul-sickness. Yet, there was still bitterness in reflection.

The first day he attempted the walk from Hanlan's to Centre brought back particularly vivid memories. He could almost imagine it was seven years before, and that he was taking leave of home and home-scenes he loved. His mind traveled onward to the present, through heart-burnings and heart-aches, through elusive expectations and illusions: friends had disappointed him, ideals fallen, hopes melted. The world was not what he had pictured it.

He rested at the Hospital, only longer than usual, and met the sad-faced mothers as before. But they were not quite strangers to him now: he had something in common with them.

Every day for a week he took this walk, and was beginning to reflect on life's duties more and its disillusionments less. The desire to work and conquer gradually returned; and with it a new desire.

He had no more appetite for the sporting ways—

the games and follies of that far-distant period before his sickness, and didn't seem to care whether he ever saw his chums again or not. But he felt the loss of something and a hunger for something.

At first this feeling puzzled him, then, by degrees, he came to understand. Subtle, idealistic memories, vision-flashes, convinced him that he was cured of his cynicism, his scorn of woman, and needed now what only she could give.

In this state of mind he sat gazing at a beautiful picture; the soft-green of willow-tops against a deep blue sky; below, in the foreground, bright-green shrubs and beds of brilliantly gay flowers; and in the background, the tumbling waters of a breezy lake; beyond this, the city.

Voices brought him out of a reverie, and glancing casually along the path his eyes met those of a girl, who, with three companions, leisurely approached. She returned his gaze, but whether consciously or unconsciously he could not be sure.

He didn't stare; he had no need to: her face stamped itself on his mind. But when she had passed his eyes followed her, seeing a rather tall, slender figure that seemed to move without conscious effort. She wore a light-blue, tight-bottomed summer suit; he noted this fact mechanically.

But even while he watched her figure he was see-

ing her face: wonderful eyes distinctively set in a somewhat triangular face; a small mouth, whispering of mischief; a proud chin, ever ready to lift itself in sweet disdain; and a complexion too occidental to be described as "olive."

Ed was conscious of intense feeling. He knew he was imaginative, but he wouldn't have believed that a glance could have such painful power over his senses. He wanted to meet her: the want was more than a necessity: it was an agony.

The boat whistle started him; sent a miserable sensation through him. She was gone! In ten minutes she would be among Toronto's half a million, as completely lost as though she had vanished. He remembered seeing a girl once, when a lad at school, who struck his childish fancy, and how he had told himself they would meet again by accident. But they had never met.

Ed found himself walking rapidly toward the boathouse. He knew the whistle had sounded and that he was a fool, but nevertheless he continued to hurry. Maybe he could tempt the god of destiny by waving to her from the pier.

A ridiculous throb of joy suddenly came to him: the whistle he had heard was that of the in-coming ferry. He had time to catch it—lots of time. The realization caused his nerves to relax, and with a

head-ache only equalled in intensity by his perspiration he stepped aboard. He stopped a moment on the lower deck to dry his forehead and steady his absurdly agitated fingers; then, revived by the lake breeze, ascended to the upper deck most casually and glanced around at the passengers indifferently.

From a corner of his eye he saw the four girls sitting against the rail, and heard the voice that had called him out of his revery on the park bench. But for a while he was afraid to look: not afraid that it was not she, for he knew her voice, but in dread of a second impression. The first had been so desirable it might have been a freak of the fancy, an optical illusion. But no; he was rewarded for his courage; there she sat, the same girl with the same mysterious eyes and oddly individualistic countenance.

He thought she exchanged glances with him again, and with scarcely perceptible embarrassment, but could not be sure. There was something so disconcertingly elusive about her, all of her! She might have been half-sister to the fairies.

Ed took himself to task, there against the rail, as he gazed alternately upon a disappearing vision of green and a girl. Was his state of health in any way responsible for this unsuspected craving for romance? Or had he really met a girl whom he was to know, who was to take a part, of unknown import-

ance, in his life? He preferred to believe the latter: he WOULD believe it. He told himself, as he tried for the twentieth time to catch those eyes, that if he never did another foolish thing in his life he was going to devise some means of meeting this girl. Perhaps he would make an ass of himself: well, so much the worse if he did. Possibly he would get into trouble: then let trouble come.

On one of his own cards he wrote the following: "You look interesting to me. Call me up tonight between 6 and 7. I am sitting on an Island Park ferry as I write this and you are across from me with three other girls. If you phone ask for 'Ed'."

However, when the note was written his courage almost failed him, and he allowed several passengers to come between the four girls and himself in disembarking from the boat. But when he temporarily lost sight of them his courage came back, reinforced by a violent determination, and he pushed his way through a crowd that had just left the Hanlan's ferry.

Near Front Street on Bay he caught sight of her again. She had taken off her suit-coat and was carrying it in her arm. An idea, born of desperation, came to the villainous pursuer, and with it a species of dizziness. In another minute, perhaps, she would

turn a corner or something—and then it would be all off with his resolution.

“Pardon me,” he said, touching her elbow (and she gave a start) “but you dropped this out of your coat.”

“Oh thank you;” she took the card, innocently, but with what expression of face he never knew, for he was afraid to look. He doubted if she had even seen his own face. One second after the act he was walking toward the city hall tower with an excited sense of guilt, and looking neither to the right hand nor to the left. No philanthropist had ever done a charitable act with less outward concern. (Emphasis on the “outward.”)

Followed hours of hope and despair, suspense and dreams. The minutes between six and seven o'clock vanished—and with them his poor little romance. Ed had never cried over Louise. . . .

Of course, he felt a trifle disgusted with himself next morning. But his disgust was nothing in comparison with his humiliation when some gentleman called him up.

“Is that Mr. E. Gray?”

“Yes.”

“Mr. ‘Ed’ Gray?”

“Yes.”

“Mr. Gray, you gave a card to a young lady yesterday—”

The stranger talked at some length and with perfect frankness. Edward had never heard such eloquence; nor had he ever felt such disappointment, alarm, disgust, self-abasement and remorse, all rolled into one emotion.

He tried to stutter a sickly vindication of his morality, but the big voice on the other end of the wire overwhelmed him every time he opened his mouth, until finally he closed his eyes and mutely took his medicine—like a patient too sick to speak. He hung on to the receiver until the stranger had had his say, then, with as businesslike an apology as he could command, asked permission to close the conversation.

The receiver up, he sat for several minutes motionless. Evidently the stranger was her husband: no mere fiance or brother could ever have spoken so pointedly. And no girl—let alone this girl—would have been mean enough, unromantic enough, to turn his card—that sure token of honesty—into the hands of a lover: especially a lover so familiar with illegitimate words.

Edward groaned, literally groaned, at the thought of this humiliation. It was more than humiliation;

it was almost degradation. One more ideal had been dragged in the mud.

He worked himself up to a point where he had to give vent to his feelings. Why, oh why, had he let the stranger off so easily? Why hadn't he insisted on meeting him and fighting it out? Why hadn't he thrown some of the fellow's own language back at him? Why, in Adam's name, didn't he hold the line until he had time to think; until this damning after-realization struck him?

In all his life he had never done anything so unselfishly, with so little thought of sordid pleasure, or with such fear and trembling of soul; and now a stranger, who could himself say: "You — fool, you ought to know better than to give a girl your own card; you ought to be more careful"—; who had thought of the MAN'S position, even when presumably defending the woman's; had accused him of filth and gotten away with it!

Ed took all the spice out of the word "damn," applying it to himself, and, when it had lost its flavor, tried other approved expressions—endeavoring, however, to avoid those the stranger had used.

But the fit passed, as fits do, and with the fighting spirit now in command of him, he called up the general manager and received instructions to report at the Toronto office.

“Glad to hear you are better, Mr. Gray,” said the G. M. “You’ll find, I think, that your salary has gone on during your two months’ absence.”

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CHAPTER XXVI.

ROMANCE RE-BORN.

For two months, now, E. Gray had been back in the office where he had started banking; and again he found himself an utility man. His first spell of energy had waned, however, and he felt that he was in danger of becoming a mechanical worker, like some of his fellows. Occasionally he went over to J. J. White's or some other customer's on business errands, and on these occasions detected in himself a disposition to kill time. It was quite easy to stand on the street corner for a quarter of an hour and allow the throng to entertain him. His work at the bank did not interest him enough: in some way he had lost his grip.

Sentimentally he was asleep. The humiliation of his June escapade had driven him back into his shell; he had banished the vision of a maiden's face from his memory. Yet, while asleep, he had dreams. Moments of utter loneliness and heart-hunger came to him, making him realize that the old cynicism had

not been renewed by his last disillusionment. He no longer scorned—though he endeavored to ignore.

Life was lonesome at home, where a quiet country cousin kept house for him and his father. Sometimes they sat through a meal without saying half a dozen words. Always they left the mother's place vacant; she was the unseen guest. The son's heart ached for the father.

Ed had much to make him forget that life was, after all, full of joys; much to take his mind off pleasure. Yet, the romance in him was a-stir: it popped up its giddy head often in unexpected moments, and brightened the world in spite of sorrow.

One afternoon, while in J. J. White's office on business, he was chatting away with the familiarity this king of banks' customers seemed to inspire, when Mr. White said:

"Before you go, Mr. Gray, I want you to meet my youngest daughter. She's in here"—opening the door of a sanctum sanctorum; "come on in."

She was seated at a desk, writing.

"Olive," said her father, "let me introduce Mr. Gray, an old friend of mine."

Ed made some commonplace remark, which seemed to be Mr. White's cue for getting out; but didn't know, a minute later, what he had said; and the girl—she was speaking, but her words conveyed no

meaning. Edward was gazing into her eyes with a troubled expression.

"I beg your pardon," he apologized, suddenly realizing that he was acting like a lunatic. "You seem to remind me of someone. I wonder is it the resemblance to Mrs. Gordon that strikes me."

"Oh, you're the gentleman who was in Calgary when they were, aren't you? Emma has mentioned you in her letters."

"You say they WERE in Calgary, Miss White. Aren't they now?"

"No. Alex has been transferred to Hamilton recently."

He fumbled with his hat, trying not to look at her too much.

"If it weren't such a worn-out saying," he smiled, "I'd like to call this a little world."

Again he was pensive; but Miss Gray, with peculiar animation, began speaking of summer holidays, fearing, perhaps, that if she didn't keep him active he'd fall asleep in one of those momentary reveries.

"I've just had a delightful time," said she. "I spent two solid months in the woods and on the lakes of Muskoka. Oh, it was splendid. I gained twelve pounds."

As he listened to her voice and met those trouble-

some eyes his romantic imagination was recalling the June escapade at the Island. Was there any chance in the world that this could be the same girl? He made a desperate effort to remember the features of that shattered idol, but so many thoughts and worries had intervened, he could not conjure a definite image. At the time it had seemed that her face and form would remain with him forever: but he had not anticipated telephone messages from strange men and memory blighting brainstorms.

No, this girl was not so slender, so spirituelle—if he must say it. She had a more substantial look, was not so elusive. Yet the shape of her face troubles him; the general expression was undoubtedly something like that of the creature who had given him such a soul-shock.

No, it could not be the same girl. That other one would never consent to meet him. If this were she, she would know him. Two months had passed: she could have written several letters to Emma Gordon in that time, and identified the Island escaper with the bank clerk E. Gray.

But still he was troubled. And down in his heart it bothered him to think that he could be attracted to Olive White, as he was at this moment, in a manner similar to that of his temporary (or was it temporary?) infatuation with the girl of the ferry. In

spite of the stranger's murderous denunciation, he still wanted to dream about that other creature; but had anyone told him so an hour ago he would have affected the cynicism of times past.

"Miss White," he said, returning her frank look with as much assurance as he could muster, "I don't wish to startle you,—make you fear a case of love at first sight or anything"—he grinned brazenly; "but if you'll come out for a paddle some nice afternoon, I'll promise to entertain you."

She had colored prettily, and he waited for her to lift her eyes.

"I'm not sure that I understand you, Mr. Gray."

"You don't, I'm afraid. It won't be ice-cream cones and candy. I have a romance to spin. It's been on my chest quite a while, and I very much need a confessor."

"Why pick on me?" she laughed.

"I don't know;" he was more serious now. "Probably it's because I see you are a sentimental skeptic with a hard heart."

There was real surprise in her look.

"Goodness! I feel as though you had an X-ray in your pocket. But I will admit you interest me. I'm willing to venture out with you—once,"

"I knew you were a good sport. After all, it was your father who introduced us."

They arranged to take a trip up the Humber next day, and Ed went back to the bank with a lighter heart than he had carried since a fateful June day between 5 and 6.55 o'clock. His mind was still puzzling over the strange, unestablished relationship between this girl and the other. Possibly they were cousins. Anyway, he would get satisfaction on the Humber trip.

They met at Sunnyside; about four o'clock. She wore a white summer-dress with a Bohemian sash, and reminded him of a fascinating Spaniard. Fascinating she was, he was compelled to admit—with all due respect to the departed spirit of Island Park.

He found pleasure in merely looking at her, as she sat in the bow of the canoe—her mysterious, sometimes dangerous eyes, studying him; her presence, in some manner, challenging him.

"I have been waiting for that romance," she smiled.

He paddled in silence a while.

"No; I don't think I'll spin it, now. I'd rather have you tell me one of your own: I'm sure you've been the heroine or villainess of many."

"Really, your opinion is not very flattering. By the way, what did you mean yesterday by calling me a 'sentimental skeptic?'"

"Well, it just struck me that you had perhaps had

finer dreams than the average girl—and wakened out of them.”

Her eyes burned for a second, and did not shift under his gaze.

“If I tell you whether or not you are mistaken, will you go on with your romance?” She was not smiling.

“I will.”

“Then your suspicion is correct.” Her eyes fell.

“I like you,” he said, impulsively, “and I think we’re going to get along well together. Well, here goes. But first let me ask you a question. Supposing you were a man and had come through several stages of the thing we call love, only to land in a desert place where you were heart-sick and lonesome; supposing, on a particularly thoughtful day, in one of those environments where Nature mocks our soul-sadness, you suddenly came to the conclusion that you needed a certain thing,—and then, as if by magic, saw it pass before your very eyes: tell me wouldn’t you feel justified in trying your best to seize it?”

Her expression was intent, and, he fancied, a trifle excited.

“Probably I would,” she replied, refusing, however, to be scrutinized without scrutinizing.

“And supposing,” he went on, “that that certain

thing were a girl and she was about to disappear among half a million people, wouldn't you feel justified in trying to make her acquaintance?"

"In what way?"

"In any way. We can't always do things according to Hoyle."

"Who is Hoyle?"

"He's the fellow who tells us just what we may do and what we may not—whether the thing is wrong in itself or not. He's the guy, in fact, who put the 'con' in conventionality,—Oh, forgive my slang!"

She forgave him, she said, because there was real annoyance in his tone. Had a romance of his been shortstopped by the laws of society?

"Possibly. But I want to ask you this: Don't you suppose it would have been easier for the fellow not to do what he did than to do it?"

"I don't know yet what he did."

Ed hesitated, under a passing fit of humiliation.

"The fellow," he confessed, with comic soberness, "gave her his card and asked her to call him up. He took a chance on being arrested and knew he did so; but the risk was nothing to him in comparison with the chance of success."

Miss White was asking questions eagerly.

"What did she do when he gave it to her?"

"I don't know. All I remember is the telephone conversation I had with her husband next morning."

"Her husband!"

"Yes. No other man would have spoken to me like that. She wouldn't have given the card to a mere lover; that would have been too caddish a trick."

"Caddish—did you say? Mr. Gray, don't you think any girl would have done that? What right had the stranger to flirt with her at all? How is a girl going to protect herself?"

He stared at her; she had entered right into the spirit of the romance, all right.

"She lacked imagination, Miss White. Either she was a silly, proud, selfish girl; or else if she had any heart, lacked brains. No girl with any romance or sense would have done what she did; so I figure she must have been married."

"Where do the brains come in—or rather the lack of them?"

"Why, she should have known by that card that he wasn't flirting. Flirts don't give their real names—I understand. She had it on him, and should have at least been merciful. If she didn't want to call him up she didn't have to; but there was no necessity for handing the card over to a third party. No, from what I can remember of her face,—she would never have acted so caddishly unless she was married."

"From what YOU can remember of her face?"

"Yes—I confess—it was me."

Their eyes were together.

"And why do you tell me of this affair? Just to get my opinion?"

"Not exactly. If I remember the girl—and believe me I've done my best to forget her—it seems to me that she might have been another edition of your very self. The more I look at you the more I feel it. Surely there isn't a chance that it was you!"

She shook her head and smiled.

"It's romantic, I'll admit. I'm flattered that you tell me about it."

"And well you may be. It is my slyest and most uncomfortable secret. I haven't allowed myself to think too much of the telephone conversation, you can bet. The whole thing is so blessed humiliating! I can't tell you how I felt—and still feel—about it; really. It stuck in my system, and gnawed away for days. Why, for a while I was ashamed to go to the Island. For all the money in Toronto I wouldn't have faced that girl with her husband."

"Maybe she didn't even remember you. But what did the man say over the phone?"

"I haven't a dictionary with me," he laughed—"not the kind he must have used."

"But could you blame him for being angry?"

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"I don't want to talk about him at all. In fact, I feel the romance getting on my nerves again now. The one objection I have to you is that you, in some mysterious way, revive it. Did you ever stop to think what marvelous machines these minds of ours are, Miss White?"

He could not, however, persuade her to enter upon the discussion of psychology. She adhered religiously to the romance.

"Maybe the man was her lover and got the card away from her in a quarrel, or something;" she was looking down the river.

"That sounds rather problematical. Still, I wouldn't mind believing so. I hate to think of her doing a mean trick. I have often speculated on the possibility of the very thing you suggest, and while it makes me feel better toward her, it fills me with alarm for myself. If I thought that guy was walking around with my card, and perhaps staring at me on the cars, I'd get out of town."

The girl laughed with singular enjoyment.

"I don't know just how serious you are, Mr. Gray. Did that little affair upset you as much as you say it did?"

"Without fooling," he replied, his mouth twisting with a genuinely grim smile, "it did get my goat. Upon my word I believe I am constantly on the look-

out for those two even yet. If I could only be sure they wouldn't know me on sight—he especially.”

“He doesn't!”

Ed looked up quickly from his paddle. Had Miss White spoken, or was it the echo of a forlorn wish he had heard? Her olive complexion was tinged with red, and her wonderful eyes were burning again—burning into his. Neither spoke for a while.

“No,” he said, at last, dazedly and self-communicatively, “it can't be. It's too satirical. Surely you're not going to tell me that you know the girl?” His tone was hopelessly skeptical.

“No,” she replied with evident impulsiveness and smiled in a manner that roused his suspicion.

“Tell me,” he begged, “have you got a cousin or some other relation that looks like you and wears a light-blue dress.”

“Light-blue?” Her eyes were truthful again.

“Yes. I'm sure that was the color. It was very small at the bottom.”

“No. Are you sure it was a LIGHT-blue?”

He thought it was. His gaze was roving discontentedly over her figure.

“She was smaller—slighter than you, I'm sure. Her complexion was similar, I think, but not so brown. Now be a good girl and tell me the truth: I really want to know. I'd give almost anything to

know. It would take a load off my shoulders. I'd like to meet the girl and explain that I wasn't trying to insult her. The idea that she—unreasoningly, like a woman—thought I was, has been the sorest touch of all. This is the truth. Coming on top of such a pure piece of romance it did hurt, I can tell you."

She was silent, and, he observed, breathing quickly.

"I believe you," she spoke simply. "But you were mistaken in the shade of the dress. It was DARK-blue. I still wear it sometimes."

"You look different," he said by and bye, quite dizzy. "I—I don't know whether you are telling the truth or not."

"That is not very flattering." She dropped the Mr. Gray entirely. "But then neither is your conception of my brain-power."

"Forgive me;" he was abject. "I have been following a wrong clue, that's all."

"And you know the right clue now?"

"No; but I'm sure she didn't act like a cad, or a cat. There was a circumstance somewhere to excuse her. I ask her forgiveness."

"Granted! And now let me unravel the other end of the yarn."

They disembarked and lounged on the river bank

together. And there, while she related in pensive voice the story of a disillusionment, coincidental with the Island romance, and explained among other things the manner in which the card had fallen into unsympathetic hands, it happened to Ed.

The change in her, he saw, was but the reflection of a change in him—in addition to the benefits of two months in the wilds; he had lost the idealistic viewpoint. Three cheers, then, for a stranger's eloquence over a telephone!

Yet, although he did not see her as a perfect being, a half-sister to the fairies, as she reclined there on the sward in profile to the setting sun, he was fully aware of her loveliness, her womanly beauty, her EARTHLY perfection. She might not be a creature descended from the heavens, but she surely was the most desirable thing on earth.

He did not speak of the romance of their first meeting and the novel-sounding coincidence of their second, but leaned back on his elbow to gaze at her; and gazing, got beyond his heart's depth.

CHAPTER XXVII.

WHAT THE WAR DID.

War had broken out in Europe, credit had collapsed, and the world was aflame; but, if the truth must be told, Edward Gray, Canadian banker (to be), was wholly taken up with a turmoil within himself and passed the bulletin boards with a stoicism quite incredible. Others might be smelling powder and hearing the roar of murder-machinery, but he was dreaming of a quiet spot along the Humber and hearing the voice of a peaceful maiden.

He sat on the verandah at home reflecting on the enormity of his folly, the senselessness of his hopes. For two weeks he had lived in a fool's paradise; sailed with her on the lakes, gone bathing, tramping, aye, and flying through the clouds with her; then she had invited him up to the house, the mansion of J. J. White, her father, and his dream had died of fright.

What imagination could reach to such a high ceiling, encompass so expansive a drawing-room? Where was the mere bank clerk with figures enough in his

head to count those books in that library? How far would eleven hundred dollars a year go toward paying for the electric lighting?

Ed recalled the many delightful hours spent with her; hours that atoned for the sad days he had lived through since his mother's death; periods not of excitement and foolish idolatory, but of contentment and warmth of heart. "Oh," he thought, "if she were only poor!"

But she wasn't; her father was J. J. White and her home a palace.

"Eddie," said Mr. Gray, poking his head out the front door, "you're wanted on the phone."

It was Olive. She wanted to know if he was sick, or, if not, what was the matter.

"What makes you think anything is?" he asked, with a sudden fiendish desire to make her regret calling him up. Just why he should have an impulse to offend and hurt the girl whom he loved was something of a mystery to his brain, though his heart seemed to understand it well enough; but the fact remained.

The receiver on the other end of the line was gently hung, and Ed had a devilish thrill of delight. It was followed, however, by a steady aching inside of him, and finding the verandah intolerable he went down town. But there he had no disposition to at-

tend a theatre or join in the war-boosting crowds; he was disgusted with everything, and wandered up and down Yonge Street in a miserable state of mind.

At length his eye was attracted by a large canvas banner, which (and he blinked his eyes) advertised "THE ASSOCIATED BANK CLERKS OF CANADA." After reading it over again, and studying the gold-lettered windows beneath, to make sure he had not been seeing things, he crossed Adelaide St, and, ascending two flights of stairs, came to a glass door bearing the letters "ABC". The door was locked, but the blind was up and the place was flooded with light from Yonge Street electric-signs.

It was a club room, apparently, and well furnished. Besides a large reading table, card tables and leather chairs, there were settees, a book-case full of books, a lounge, a piano and a Victrola. The original illustration of "A CANADIAN BANK CLERK" was framed and hung over a private-office door bearing the name ———. This, Ed remembered, was the name of the author whom Charlie Sack had mistaken for a mere book-agent.

"So you've beat me to it, have you, boys! I laughed at both of you, called you Anarks and what not; and now you're all settled down to what you looked forward to, and it's I who am the dreamer! I dreamed of simply a quiet little home, free from

outside worries and ambitions, adorned with nothing more exciting than a poor little wife, and have been working to that end; but it seems I can't have it. When I DO meet her she's so far beyond my reach it is absurd to even try for her. Well, boys, I take off my hat to you; to you, Charlie, and you, Mr. Author!"

For the first time since his illness and his mother's death Edward took a drink. His conscience hurt him on the way to the bar, but not so much as that sentimental thing, his heart. (He is our hero,—but he was human until we found him.)

Cheered, he stood on the curb waiting for a procession of some kind to approach. He was in a more sociable mood now, and the band music from a distance was causing his nerves to tingle: or was it the liquid "music" he had swallowed? At any rate, when a company of plain-clothes recruiters marched by he felt like throwing up his hat.

For a while after they had disappeared around a corner he stood on the curb, staring down Yonge Street; then, with more deliberation than he had known for several days he began to walk smartly in the direction of home—a distance of three miles from Yonge and Adelaide.

Next day he entered the manager's office and asked for a short interview.

"Mr. Ream," he began, "first of all I want the bank to know that I appreciate its treatment of me when I was sick last spring; but I—I have decided to enlist."

The manager looked serious.

"I'll take it up with the general manager," he said, and added: "if you are sure your decision is wise. In the matter of serving one's country, as in everything else, there are considerations, you know. However, I'll speak to head office about it."

Later in the day Ed was called before Mr. Wright.

"I have had a talk with your manager," said the G. M., annoying his crisp moustache, "and he informs me of your wish to enlist. Aren't you aware, Mr. Gray, that a man so recently strapped to an operating table is of little present value to the army? The physicians won't pass you. I'm not trying to discourage patriotism; I'm simply stating a fact. It will be impossible for you to enlist at present."

"You don't mean that the bank is unwilling for me to leave, do you, Mr. Wright?"

There was no defiance in the question; merely a note of wonder.

"No." He paused. "It's as I thought," he continued, turning suddenly in his chair as though to dispose of a trivial matter; "it's the LEAVING

that attracts you. Another of your roving fits, I suppose."

Ed was silent. This thrust hurt. Nor did the old fighting-spirit come to his support: it failed him for the first time in business.

He was physically unfit to enlist, mentally unable to succeed as a civilian, sentimentally incapable of living as a happy bachelor, and spiritually out of harmony with life. This sums up his feelings, pretty accurately, as he sat in speechless humility before the general manager.

Wright turned back to his original position as suddenly as he had turned away.

"What's the matter?" he asked, abruptly. "You look all out of sorts. This is the first time I've seen you the least bit tame. Come, what are you nursing against us now?"

The G. M. was obviously pining for a fight, but Ed, somehow, lacked the heart to accommodate him.

"Mr. Wright, you're mistaken. I'm not in one of my 'roving-fits,' as you call it, and I've nothing against the bank. I'm just sick and disgusted with everything and want to get away from here."

"You're a fine patriot!" Mr. Wright was passing into one of his jubilant moods. "Why, my boy, one of those big Prussians would get his eye on that appendix spot first go off, and you'd have another

operation before you knew what had happened. . . . So we've sort of put you down and out, eh?" There was a note of triumph, real or assumed, in his voice. "I didn't think you'd give in so easily. Come now, confess that you're disgusted with the banking business, once and for all."

"No, it's not that, I knew you were putting it to me, but wouldn't have given in in a thousand years if——" He broke off.

"If what?"

"Oh it's nothing. I want you to promise, sir, that you won't put any obstacles in the way of my going with the first contingent."

The general manager drew his desk-phone toward him and called up a well-known Toronto man at the Barracks. "Hello, is that you Colonel? This is Wright. We have a boy here who was operated on for appendicitis in the spring and wants to enlist. How about it? You can't, eh? What's that—too many healthy ones on your waiting-list? Ha, ha! I see. Good-bye. . . . There, are you satisfied?"

Ed fell into another pensive silence, and could feel two steely, blue eyes upon him.

"Gray!"

He lifted his gloomy face.

"Listen. I want to help you; you're the kind I like to help. Tell me what you came here for—I

mean, what drove you? Is it anything you CAN tell me?"

"I guess I'm a fool," came the disconsolate reply.

"No doubt," returned Wright, with a grin. "I used to be one myself—not sure that I've quite recovered, either. Will a little more salary help it? I don't mind telling you that I had an attack similar to yours, once upon a time—only I imagine it was worse. She was Irish."

Knowing the blood had come into his face, Edward hung his head.

"Buck up," continued the G. M. "We'll take care of you. We're on the point of making some changes in the head office department. I've got Gordon in mind for a place, and he will need an associate on—say, fifteen hundred to start. How does that strike you?"

An impulsive expression of gratitude escaped E. Gray.

"You're a dandy-good sport, Mr. Wright! I don't know how to thank you." They shook hands, then Ed shook his head. "But I feel as though I just can't hang around this city any longer. You see, she's rich. I'll have to get away to forget."

The elder man nodded understandingly, and lost himself in revery a few moments.

"Well," he said, turning to his desk with a sigh,

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"I'll put you on the Inspector's staff if you like. That will keep your mind engaged steadily enough, and keep you traveling all the time. But don't let it down you, my boy. If she happens to be the only girl in the world for you, it's fate; if not, you'll come across the right one some time. I suppose you know our old friend J. J. White, don't you?"

Yes. Ed knew him slightly. But what—?

"His wife was the girl I lost. Her folks were wealthy and couldn't see me. It's funny how things work out, though."

Surely this subdued man, who now spoke so reminiscently, so sentimentally, was not the irascible Wright!

"She cared for me too, I guess. But the money-god did the trick. And now J. J.'s about where I was then. Keep this under your hat—they'll find it out downstairs soon enough—but White's dead broke. The war has finished him—absolutely. It's going to finish others, too. You and I are lucky to have a job."

CHAPTER XXVIII.

LOVE AND A STEADY JOB.

Declaring that he had some more important questions to ask, E. Gray, banker, coaxed Olive White by phone to meet him at the Yonge Street wharf on Sunday afternoon. Olive said she didn't know his game, but seeing that it WAS a game could not resist it; and they met according to appointment in time for the Lewiston boat.

She wore a dark-blue suit, very tight at the bottom, and a little three-cornered black hat which mocked her little three-cornered olive face.

Edward was just in the frame of mind for a happy day. He would decide whether he was to accept a position in head office or as a traveling inspector's assistant.

Olive was in one of her dangerous moods, apparently. The westernized oriental eyes were a trifle cat-like, and emitted sparks occasionally; and the chin was more proudly poised than usual.

"I was almost afraid you wouldn't come," he

said, smiling triumphantly at the disappearing land.

"Wouldn't you have had a miserable time without me?"

"No; because I would have stayed at home. This trip was framed up in my mind just for you, and no one else would have fitted."

"Thank you; I'm so glad I'm the one woman in the world for you."

He was taken back; hadn't suspected that she was quite so dangerous. Undoubtedly she was angry at him for the way he had used her during the past three weeks.

"You don't want to joke about it," he replied, trying to pretend he was joking himself; "maybe you are the one woman."

"Now you've spoiled it! If you hadn't said that I might have thought so. It would have been great fun, too."

"Fun?"

"Pleasure—happiness if you like. There! will that satisfy you?"

"It ought to hold me for a while," he laughed.

They were casual for a few knots.

"I suppose," he slowly observed, apparently addressing himself to the gulls, "you're waiting for that list of questions?"

"Yes. I've been wondering what excuse you were going to give for not asking them."

"You didn't expect them at all, then?"

"Hardly. I thought your promise was only a bait."

"Whew!" he whistled. "Then you weren't sincere in coming? Tell me, why did you agree to it?"

"Because," she answered readily, "I fully expected you to do something original today—something exciting." Her eyes somehow belied her lips at the moment. "Maybe you're waiting for sundown?"

He determined to show no signs of disappointment no matter what she said. She was not accountable for her actions today.

"Speaking of sundown—I will tell you something then,—if you promise to remind me of it. But right now I'm going to ask you a few questions. Try to think we're on the Humber, that first romantic day when we thought we were going to fall in love" (he felt like patting himself on the back for this) "and that we still have our first impressions with us."

Olive laughed softly, and looked at him with a new expression. But then that was nothing: her eyes were bubbling over with new expressions. Every glance, almost, was one.

"You have broken my heart," she declared, reluctantly interrupting her laughter.

"Not yet, but I hope to in time." He felt like one inspired. Truly his state of mind today was most opportune! "And I'll begin by asking you some questions about marriage."

"Marriage?"

"Yes; you know, you were a married woman that day I gave you my card. But let's get down to business. Now first tell me your views on the awful question."

"You are not asking for my answer but for a statement. My views, I'm afraid, are not definite enough for that."

"I see." After a pause he observed, grinning: "Well, I'm waiting for you to invite my assistance. Surely my views are the next best to yours?"

"Oh pardon me! I'm sure they are. Go on, do tell me your idea of marriage."

"Thanks, I will—some day, I hope. But you see, right now the only phase of it I can think about is the preliminary one: getting there. It's not customary for young people to be interested in the thing itself, but in the preceding excitement." He noted with gratification that Olive was enjoying this. "Well, my idea about engagements is that a fellow

should tell a girl what salary he makes,—and she should do the rest.”

“Give me your reasons—if you have any.”

“They are many, and you probably know them better than I do myself. But doesn't it strike you that the first thing to be decided is whether you can live or not? Not whether you can live happily or miserably, but whether you can exist at all?”

“Oh you are immense!” she exclaimed. “Proceed.”

“Then if the money business is satisfactory, it's up to the girl to confront him with all the other difficulties, his habits, past loves, disposition, health, and so on.”

“And how about hers?”

“He should be a sport and take a chance on them. She takes two to every one he does anyway, no matter how you figure it.”

“Tell me,” she asked, with too tantalizing a smile altogether, “what salary do YOU make?”

Thereafter he gradually lost his jocularly, and sank further and further into thought. But it seemed to him that in proportion as he became depressed did Olive grow exuberant. There was one moment when he could almost have thrown her overboard.

The view from Queenston Heights was more beautiful than at any other time of year. The landscape

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was tinted with early autumn coloring, which a setting sun made fairer still. As he leaned over the ramparts of the Monument, beside a presence that would always make him feel in his soul the peace and happiness of early autumn (such a contrast to the nervous exhilaration of early spring!), gazing upon the profile of a thing of Nature, rather than upon Nature itself; breathing the faint perfume she radiated in preference to the sweet lake-breeze,— he knew he had reached a crisis demanding the speedy realization of all the fond dreams he had ever dreamt.

After dining, on the boat, they went up on deck and sat against the rail wrapped together in a blanket, until their blood stopped circulating. He was quieter than ever, and Olive's conversation had turned completely to the casual.

"I'm chilly," he said, "let's associate with the hot-air flues a while."

She allowed herself to be decoyed into the trap. The most comfortable spot he could find was also the darkest and most remote from passengers. There, a second after lifting her to a tin-lined seat resembling a throne, he seized her hands and began pouring forth his eloquence.

"I don't want your friendship. I don't want part of you: I want you all. Canoe trips and pleasure

voyages are worse than nothing. If I can't be with you all the time, I cannot endure to see you at all. Love is painful—useless, Olive: I want to marry you!"

She fought for her life, but fearing perhaps that he would insert her in one of the hot-air flues, finally gave in; and Ed proceeded to answer a question she had asked him in the afternoon with reference to salary.

"Shame on you, Eddie. These things don't really matter. Nothing matters except—character."

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CHAPTER XXIX.

DREAMS AND DREAMERS.

It was late in November. Two self-sufficient young individuals walked down Yonge Street toward a favorite picture theatre. One of them had found an anchor and the other his equilibrium.

"Why, Ed—look? There's a 'For Rent' sign in the window?"

She pointed to the Associated Bankclerks' club rooms.

"By Jove! so there is—and a light inside. Let's run up—you've never seen it yet, have you?"

"No; and I'd like to."

The blind was drawn on the glass door; but after walking up two flights of stairs, Olive was not going to be disappointed. She rapped,—causing a shuffling of feet inside.

A fair, thoughtful-looking young man of perhaps twenty-six or seven, opened the door and with a smile invited them in. A gas-grate was lit, and before it stood a solitary wooden chair. This, with the exception of an empty trunk, was all the place contained:

even the rug and the original drawing of "The Conscientious Clerk" had been removed.

"Have this chair," said the stranger, again smiling, "and give us mere men the privilege of occupying the window-sill."

"We only dropped in to look around," returned Ed; "my name is Gray— C— Bank; this is my wife."

"Glad to meet both of you; sorry our furniture is gone. You see, we're closing out. The boys absolutely refused to patronize us. By the way, my name is ——."

"I had guessed that. You are the author of 'A CANADIAN BANKCLERK'."

"Unfortunately I am."

"Why do you say 'unfortunately'?" asked Olive.

"Because this is what it has done for me. If you read the book you will remember that I had dreams of an association of bankclerks extending all over Canada; a business and fraternal organization calculated to benefit those especially who lacked individual initiative and a definite purpose in life. But the thing has simply failed. In three months I only collected ten dollars in initiation and membership fees. But, aside from financial considerations, if the boys had shown even a little moral interest I might

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have hung on longer. However, they grandly ignored us—and here we are with one chair left.”

“Did you lose any money yourself?” Ed asked.

“Yes—several hundred dollars. And if I’d had more I would have lost it, too. Have you ever had a hobby, Mr. Gray?”

Ed looked at Olive and grinned. Mr. _____ laughed.

“I get you,” he said. “I’m wondering if it isn’t the only kind, after all.”

“You’re not married then?”

“No; I’m an unlucky fellow in a lot of ways. But, seriously, this place has been a big disappointment to me. I thought when I wrote a book for the express purpose of helping bankclerks and spent the proceeds of the same in an effort to give them a club room—which, I hoped, would form a nucleus for a Dominion association—that they’d show a LITTLE appreciation. But they have failed miserably, and upon my word I can’t understand it. It’s inconceivable to me. There have been moments during the past week, as I sat here in front of this lonesome grate, when I have felt superbly disgusted with the whole lot of them. Do you know, Mr. Gray, I have almost come to a certain unflattering conclusion.” He hesitated.

“What is it?”

"That the ones I have tried to help are the very ones WHO DON'T DESERVE IT."

"That's exactly my idea, Mr. ———. And if the thing did, through some few individuals' superhuman efforts, get going, it would at best be only a chain of WEAK LINKS."

The author-promoter stared at the blaze a second. (Or was he admiring Olive's profile?) Slowly he smiled.

"I wonder if you're right!" His tone was wistful.

"Do you know," Ed went on, encouraged by an admiring glance, "I believe we have all got to see some castle in Spain vanish before we get a toe-hold in the world."

"You are not the only man of imagination," Olive put in, with a smile. "I wish you knew more about this young gentleman here."

"I wish so too."

"Then why not get acquainted? Forget this place and come on up to the house." . . .

As they were going out the door, Olive remarked:

"Ed wants to tell you the story of his life."

Two hours later the following party was seated around a table in Gray's house: Peter Gray, Olive and Edward Gray, Alexander and Emma Gordon, and the author visitor.

Their merriment was momentarily interrupted by the arrival of a lettergram; and a dramatic hush prevailed while Ed was reading it. But drama turned to comedy, when he re-read the message aloud: "Louise suggests that we buy your lots for our son. By the time he is old enough to build on them they will be worth something. I offer you what you paid—and do it by telegram because I'm in a hurry to know. Regards to your new wife, and congratulations.

"BOB SCOTT."

Other congratulations followed.

By and by the author looked up from his chocolate with a smile that contrasted strongly with the usually pensive expression of his face.

"Mr. Gray," he said, "you might wire your friend that I have a little property myself to dispose of—out in B. C."

"The stuff you got sixty thousand for?"

"Exactly. It still stands,—I might say stands still, at the original figure; two hundred and forty, ten down and the balance perhaps. But I insist on Eastern money, although the price I quote is Western valuation."

Comparisons between East and West never failed to interest Gray Sr.

"I always think of New Canada as a grown-up son," he observed, "who has visions of great things, and will not let the old man advise."

"That's one for me," laughed Ed.

"The old man," Emma suggested, "being Ontario and the East, eh?"

"Yes."

"But even old men have visions and dreams, don't they?" Olive asked.

Mr. Gray smiled peculiarly. "They do—but not of this world."

There was a moment's silence, during which Ed could feel his mother's presence.

"I suppose," Gordon remarked, glancing at the old gentleman's pensive expression, "that even our conservative old Eastern financiers have been dreamers in their day. When they started our banking business they must have put a lot of imagination into the work."

"Ay," and the elder Gray came out of his reverie, "but TH^EIR dreams were practical." He also emphasized the last word.

Ed and the author exchanged a grin.