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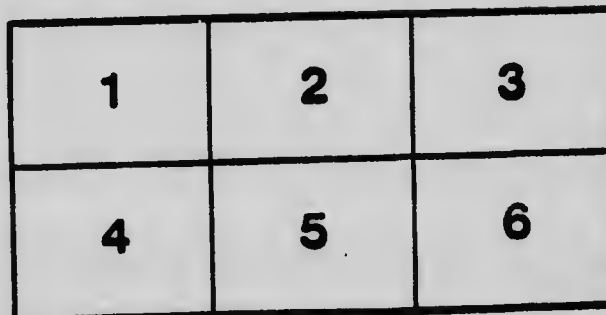
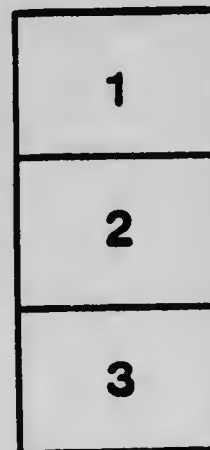
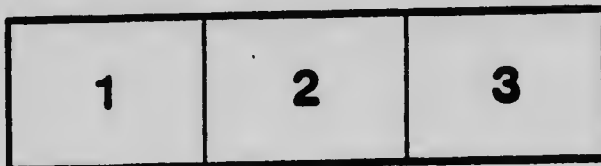
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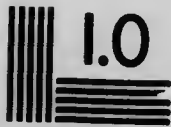
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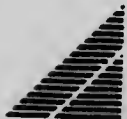
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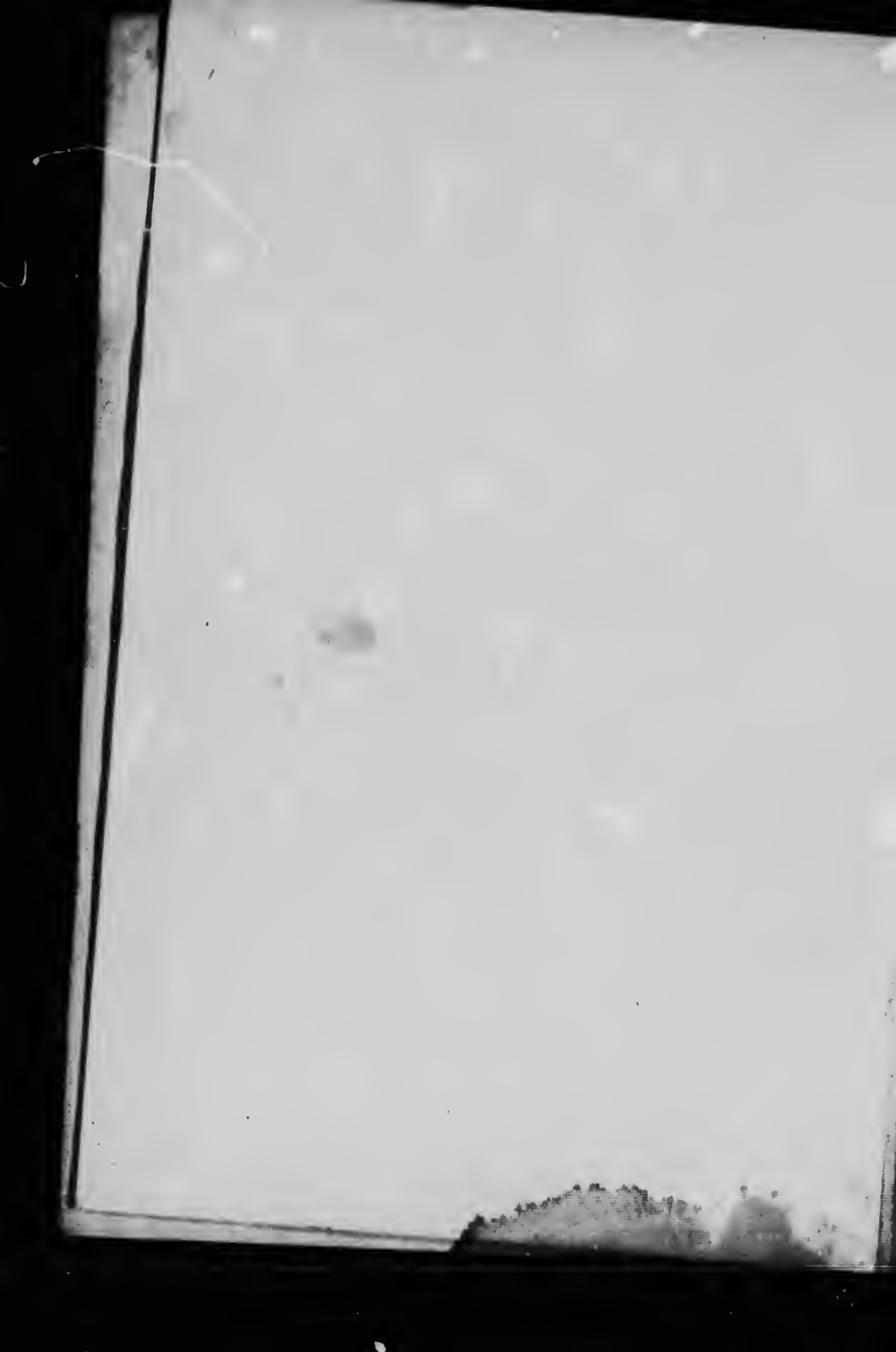
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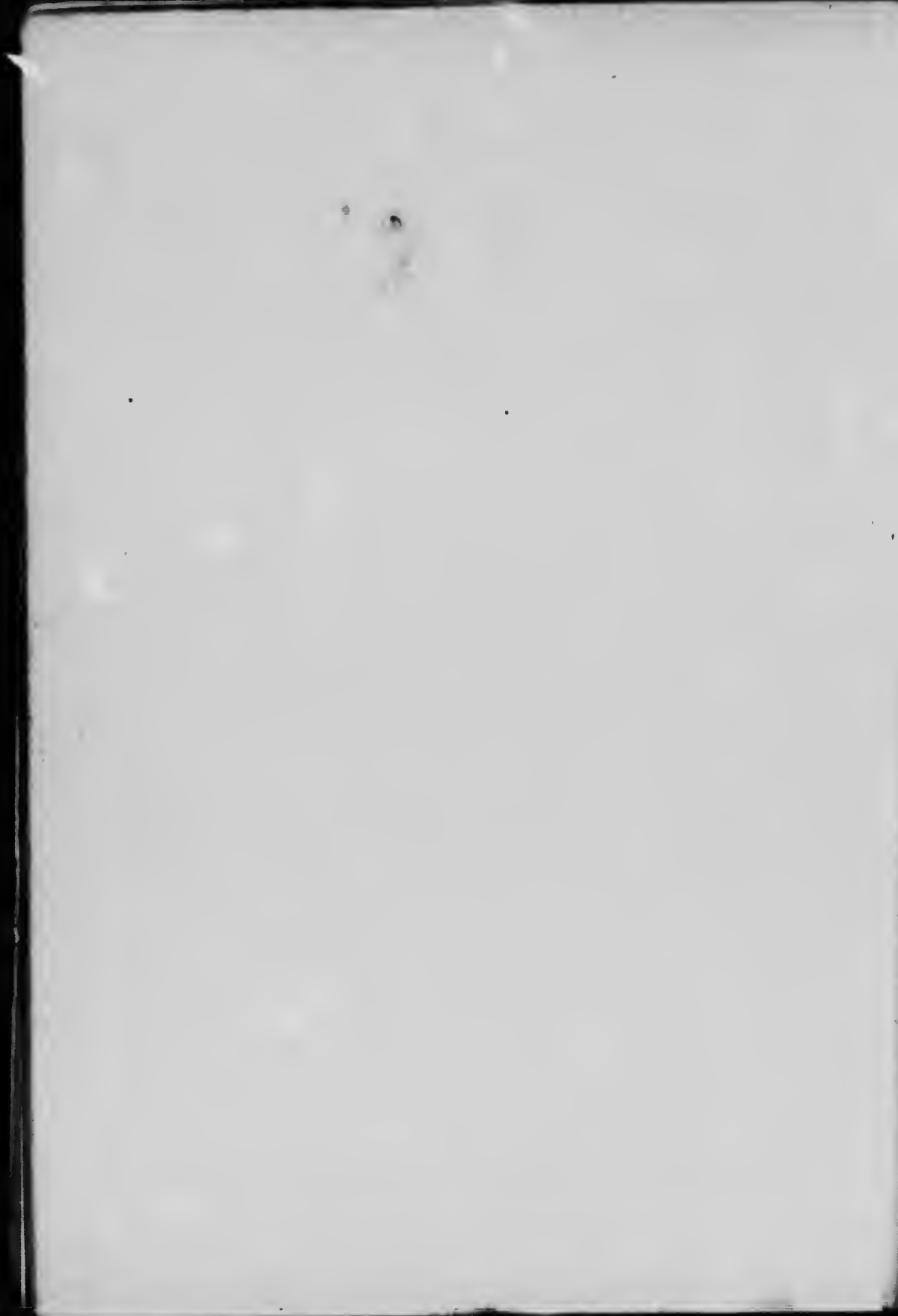
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LAND OF
THE SCARLET LEAF



LAND OF THE SCARLET LEAF

BY
MRS. A. E. TAYLOR

AUTHOR OF
"THE PRODIGAL AUNT," ETC.

*THE CANADIAN PRIZE NOVEL
IN HODDER AND STOUGHTON'S ALL-BRITISH
£1000 PRIZE NOVEL COMPETITION*

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CHAPTER I

LATE on the afternoon of a glorious day in mid-September an Atlantic liner steamed slowly up the St. Lawrence towards Quebec. The steady motion of the boat, the fine clear air and the sight of the green shores, all helped to inspire content and raise the spirits of the passengers. The discomforts of a cold Atlantic crossing were forgotten; people who had been invisible during the greater part of the voyage now appeared with a cheerful consciousness that the worst was over.

Strangers to the New World leant on the ship's rail and gazed eagerly at the beautiful prospect, while returning Canadians pointed out places of interest, with an air of friendly superiority. It was nearing sunset as the boat approached Quebec and the full splendour of that city, in its great natural beauty, came slowly into view.

Two ladies stood on the bridge deck of the boat, the younger exclaiming with delight at the fine scene before them, while the elder watched her with an indulgent smile.

"It's perfectly glorious!" cried the girl. "Imagine the crowds of people in England who only think of such a place as this dimly as some savage heights where Wolfe fought and died."

"Perhaps they would still think it, and us also, savage on closer acquaintance," laughed her companion. "Though let me warn you that we are

extremely fashionable in Canada; you won't escape the restraints of respectability."

"Well, it will, at any rate, have the charm of a new setting. Everything must appear more picturesque, especially in winter."

"Perhaps so; but pray don't expect to see our men going about in blankets and feathers."

Delia Chichester laughed, and turned again to the contemplation of Quebec. She was in the mood to find everything delightful; the fact that she filled the dependent position of companion to the lady with whom she was travelling did not, at present, interfere with her enjoyment. Delia had always known that she would have to earn her own living, and this method of doing so was much easier and pleasanter than she had imagined possible.

Her parents had died when she was very young, leaving but little money behind them. This had been carefully expended on the girl's education by her uncle, who was also her guardian; he had brought her up with his own large family, but he was not well-to-do; when Delia's education was completed, she had to turn out into the world and fight her own battles. She had been trained for teaching, which she detested; her music was very good for an amateur, but she could not afford to work at it as a profession. Having neither taste nor ability for business she at length decided to go out as companion. After one or two unsuccessful attempts to be constantly "cheerful and obliging" to exacting old ladies, she saw Lady Dunlop's advertisement for a travelling companion, and obtained the post without difficulty.

The uncle having satisfied himself of Lady Dunlop's respectability—being in fact much impressed by

her evident wealth—the matter was settled, and Delia Chichester sailed for Montreal.

It was easy to be "cheerful and obliging" with a person like her employer; before the end of the voyage the latter congratulated herself heartily on having obtained so attractive and amiable a companion.

Lady Dunlop was a tall, pleasant-looking woman of about fifty; her dark-browed gray eyes were still beautiful, and her fair hair abundant, though plentifully sprinkled with gray. She was the widow of a wealthy and influential Canadian who had received a knighthood some years before he died.

Sir Andrew Dunlop was an extremely hospitable man; his wife had been a prominent and successful leader of Montreal society. After his death she lived very quietly, though she still occupied the big house in Sherbrooke Street during the winter and kept her usual staff of servants. She spent the summer in travelling about Europe; the picturesque country house which Sir Andrew had built by Lake Abegweit in the Eastern Townships was lent to friends, or inhabited only by the gardener and his wife, who acted as caretakers all the year round.

At length Lady Dunlop wearied of European travel, and decided to spend the following summer at Lake Abegweit as in her husband's lifetime. She was now returning from England, taking with her a collection of old china and oak furniture—she had a mild mania for antiques—also three new English servants, butler, footman and cook. These excellent domestics had been much depressed during the voyage, but were now rapidly recovering their spirits on the second-class deck.

Even Mrs. Dampling, the cook, who had constantly

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declared that she would only quit her cabin to be carried to a watery grave, had entirely forgotten that tragic determination; she was stretched comfortably on a deck-chair, looking extremely contented with this life as she sleepily wagged her head in answer to the chatter of a young woman seated near. Howitt, the butler, and Henry, the footman, both quite restored, were endeavouring to impress on a Canadian fellow-passenger the vast superiority of Great Britain to his own country.

As the boat glided slowly in by the rocky heights which rise almost sheer from the water's edge, argument gave place to comments on the scene before them, Howitt, on principle, repressing exclamations of wonder or admiration, while Henry aired his board-school knowledge of the Heights of Abraham.

The stopping of the boat by the wharf recalled the butler to a sense of his duty regarding "'er ladyship," as he was careful to call his new mistress, and, bidding Henry follow, he made his way to the upper deck. There they discovered Lady Dunlop in talk with the captain as to the time of the boat's stay at Quebec; she soon became aware that her two men-servants were standing by in rigidly respectful attitudes, and greeted them pleasantly, adding—

"I hope you are none the worse for the voyage?"

"Not at all, I thank your ladyship," responded Howitt.

"And Mrs. Dampling?"

"Mrs. Damplin', your ladyship," explained the butler, with an air of stating the exact truth, "Mrs. Damplin' is recoverin'."

"I think we had better go on shore at once," said Lady Dunlop, turning to Miss Chichester. "I am

sure you would like to see as much of Quebec as possible."

"Oh yes," cried Delia, her eyes sparkling with pleasure. "It is all so new and interesting to me; I don't want to miss anything."

"Your ladyship will require me and 'Enery to be in attendance," said Howitt as if stating an accepted fact.

His mistress reflected.

"Well, no; you might just see us into a calèche, but I think you will need assistance of some kind more than I shall in a country where everything is new and strange to you. And what about the cook? She will probably wish to go on shore."

"Mrs. Damplin', your ladyship, is entirely sot against leavin' the boat, bein' persuaded that it would be certain to go off and leave her behind; she declares that nothing will indooce her to set foot on land 'ere, or anywhere, until she gets to Montreal."

"But you and Henry will, of course, wish to see Quebec; I suppose you know something about Wolfe?"

"Oh yes'm, your ladyship," said the footman, eager interest for a moment displacing his stony stare; "I am familiar with the 'ights of Habram in 'istory. Wolfe scaled the inaccessible rock with these words: 'England expects every man to do his——'"

"No, 'Enery, askin' 'er ladyship's pardon, it ain't that," interposed Howitt firmly. "I rayther think it's 'Not a drum was heerd——'"

A spasm of amusement crossed Lady Dunlop's face as she said gravely—

"I'm afraid I don't know myself what Wolfe really said. Perhaps we'd better set about scaling the

Heights ourselves, eh, Miss Chichester? Isn't there some one in your cabin, Howitt, who knows the city and would pilot you about?"

"There is a party, your ladyship," returned the butler, "there is a party ready and willin' to show us all he knows, and more. He passed the compliment to me and asked would I go ashore with 'im? Which I said, 'If 'er ladyship——'"

"Very well," cut in his mistress, "you'd better accept his offer. Can you find him?"

"'E's standing by the gangway now, m' lady," volunteered Henry.

"Ask him to wait for you."

Henry darted off to obey orders. The friendly Canadian readily consented to wait while the butler and footman attended the two ladies to the wharf, where a scene of complicated activity prevailed. Calèches were dashing about among vehicles of all kinds and across the level railway track; along the latter heavy trains came creeping, the slow sound of their bells dominating the hurry and bustle around.

The level crossings, the clanging of the bells, the wild shouts of the French-Canadian drivers to their horses, were all sufficiently confusing to a person unaccustomed to the traffic of a big Canadian wharf. Howitt and Henry, quite at home in the rush of a London railway station, lost their heads in this wholly unfamiliar scene.

After ineffectual efforts to secure a calèche, by shouts of "'Ere, cabby!" from the footman, and wild waving—much resented by surrounding people—of the butler's quite unnecessary umbrella, the discomfited servants retreated towards their mistress.

"There ain't no English spoke 'ere, your ladyship,"

explained Howitt. "I wasn't aware that this part of the Hempire was—er—so completely furrin'."

Lady Dunlop suppressed a smile.

"I am sorry, Howitt; I forgot that you might find it difficult to make yourself understood. See us into this carriage, and then get under the protection of your friend."

She raised her hand and spoke in Canadian-French to the driver of an approaching calèche, who pulled up at once.

Howitt recovered some of his disturbed importance as he helped the ladies to settle themselves, saluting in his best manner when they drove away.

"I think they'll be all right," remarked his mistress, peering round the hood of the calèche. "The Canadian has got hold of them, I see, and he looks 'cute enough to run the whole Dominion. Now then," she continued, drawing forth her watch, "half-past five; plenty of time to drive about Quebec for a while, finishing up with a nice little dinner at the Hôtel Frontenac. We can sit on the Dufferin Terrace afterwards and watch the effect of the lights on the river with the shipping below. Don't you think that would be pleasant?"

"It sounds perfectly charming," agreed Delia.

In fact, Miss Chichester was having an extremely good time; she expanded under the genial influence of Lady Dunlop's kindness, and forgot that she was paid to be cheerful. As they drove about the quaint city of Quebec her senses thrilled with the novel interest of it all. Manchester seemed dim, dirty and very far away; before her stretched the New World, with its spacious sunlight and immense possibilities.

They dismissed the calèche at the Hôtel Frontenac

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and walked along the Terrace to look at the Citadel. It was delicious to tread the soft green turf again after monotonous days at sea, and to breathe the warm, fragrant air; a bird's song struck on the ear with familiar sweetness.

Dinner being over, coffee was brought to them on the Terrace, where little groups of British and American tourists were seated, their talk and laughter making a gay, trivial present amid the haunting fascination of a historic past. It would have been difficult to find a grander setting for any scene of human interest.

From the great height of Dufferin Terrace the noble breadth of the St. Lawrence was seen stretching across to the opposite shore, where lights flashed out as rapid darkness fell. In the harbour below, well out in the water, lay a big, handsome ship from the Argentine, painted white and blue. A band was playing on her deck; the music, softened by distance, gave a touch of romance to the picturesque scene.

Delia felt that she could have looked at it all for hours; all too soon the calèche returned to take them back to the boat. Having packed them into the carriage, the driver mounted his seat with an encouraging shout to the horse, which set off down the hill at a wild pace, causing the vehicle to bob to and fro in a most agitated fashion. They drove rapidly through narrow, uneven streets leading to the wharf, where their boat lay, mysterious and ghostly in the glare of her own lights, her funnels casting gigantic shadows on the cliffs.

The returned passengers were back early; the upper deck was nearly deserted, except for a few persons, who, having been too indolent to go on shore, were now remarkably dull in consequence.

"I hope my domestics will get back safely," said Lady Dunlop, as she and Miss Chichester settled themselves in their deck-chairs. "I imagine their Canadian friend will see to that all right. Ah, here comes Henry."

Just then the footman emerged from the gloom of overhanging boats to announce that he and the butler were on board again.

"And what did you think of Quebec, Henry?" asked his mistress.

"I find it a most hegstraordinary city, your ladyship, though of course it ain't particular ancient, when you thinks of hanteek English places. It's got some 'istory though, cert'nly, m' lady," he added, as if anxious to be strictly just.

"It's got most of the history we have," returned Lady Dunlop, smiling. "And what did Howitt think of it?"

"Well, m' lady, 'e found it 'illy."

"Ah, no doubt he would; I hope he isn't quite done up?"

"Pretty much, your ladyship, but 'e's recoverin'. 'E's takin' the air and a little refreshment on deck."

Henry saluted, and departed with a slight convulsion of countenance, as inward mirth threatened to break through his well-trained manner.

On reaching the lower deck, he relieved himself by giving way to his natural sense of humour, only being brought round by vigorous slaps on the back from the Canadian and a glass of that refreshment which was reviving Howitt.

"Wot are you bustin' with now, 'Enery?" asked the exhausted butler, as the footman wiped his eyes during an interval of calm.

"Don't!" implored the latter. "Don't, unless you want me to go hoff again; you'll be the death o' me, Mr. 'Owitt, you will. Oh, to see 'im on the 'Ights!"

"Guess you'll choke," interposed the Canadian, as Henry showed symptoms of a relapse. "Better give me that glass till you're aw' right, eh?"

"I ain't going to give way again; takes too much out o' me," retorted Henry, sternly repressing his mirth.

"Well, I ain't got no use for such 'ills, nor such 'eat neither, at my time o' life," said Howitt with dignity.

"Nor me, Mr. 'Owitt," chimed in Mrs. Dampling, who had remained determinedly on deck, adding extra wraps to her fat person as the evening wore on. She had a superstitious objection to "night air"; though she perspired profusely, nothing would have persuaded her that so much clothing was unnecessary.

"You should ha' sot 'ere as I've done; there ain't no pleasure in tearin' yourself to pieces."

"Well," rejoined the butler, "I've seen Quebec, that's all I can say."

He might have added that Quebec had seen him, for he was firmly persuaded that the mere appearance of a respectable English butler amid a "furrin" community was, of itself, an important event.

"And I guess you seen a fine city," put in the Canadian, "though not near so fine as Mon'real. There's nothing in Quebec so 'cute as the Mon'real grain el'vators, you bet."

"Wot strikes me about this country," remarked Howitt, who during the evening had been unceremoniously hustled in and out of crowded tram-cars; "wot strikes me is, there ain't no respec' for rank;

'tis first come, first served, and Jack's as good's his master."

"Well, that's the way to get on anyhow, eh?"

The Canadian spat with conviction.

Howitt shook his head.

"It may be 'ere, but it won't do in England, where there's hupper classes," he retorted pompously, as he slowly drank the last drops of his refreshing mixture and raised himself heavily from the deck-chair.

"Goin' t' turn in?" asked the Canadian.

"Let me 'elp you down the steps," offered Henry, with ineffectually veiled mirth. "They'll be worse'n the 'ights, after that 'ere whisky."

"'Eney," reprov'd the butler solemnly, "keep your jokes for the servants' 'all; they're out o' place 'ere."

And he walked off with exaggerated dignity and erectness.

"It's a mercy there ain't no motion," Henry exclaimed, when his sense of the ridiculous permitted him to speak. "'Ope 'e won't find the stairs rocky; I'll just keep a heye on 'im."

With this philanthropic intention he disappeared below; Mrs. Dampling soon followed his example, while the Canadian, left to himself, stretched his long legs across the deserted chairs, meditating on the mixed 'cuteness and durned-headedness displayed by the average Britisher.

As the steamer drew near Montreal on the following morning there was the usual bustle of preparation among the passengers; women appeared in smart costumes and flower hats. These fashionable figures were not easily recognized as the drooping effigies that had lain languidly on deck-chairs, or huddled in warm corners on the leeward side.

The morning was gloriously sunny. While the boat glided slowly towards the great Canadian city, Delia Chichester stood on deck and gazed with intense interest at the place where life would be new and strange to her. She beheld an impressive, a beautiful picture: the mighty river, with its wealth of shipping, and the city, lined with avenues of spreading maples, rising from the banks of the St. Lawrence to the base and first slopes of Mount Royal.

It is no vain boast that Montreal is built on one of the finest natural situations in the world; the first sight of it filled Delia with delight.

They steamed past wharves, apparently endless, with huge grain elevators that raised their heads, like greedy giants, above the shipping; to the English girl all was interesting and novel.

Not so to Mrs. Dampling, who paced the lower deck in a panic of expectancy and suspicion of the unknown. She was unable to sit still, and roamed to and fro, grasping her wraps and umbrella, with a frantic determination to cling to as many belongings as she could carry. Having been told that it was customary to smarten up for going on shore, she was arrayed in her best bonnet, dress and coat; the whole costume was black, of thick material, and closely, not to say tightly, fitting. The bonnet, much too small for her fat face, was set firmly on profusely oiled hair, and twinkled with innumerable black bugles in the sun. Mrs. Dampling mopped her perspiring features with a handkerchief of generous size; her Sunday boots creaked ostentatiously as she walked up and down.

The boat stopped at length, and, amid the general bustle of disembarking, Miss Chichester observed a

tal' man in coachman's livery making his way forward. His clean-shaven face was deeply lined and somewhat grim, but his keen eyes pleasantly belied the sardonic expression of his mouth. There was a grin of welcome on his rugged countenance now, as he strode up to Lady Dunlop, touching his hat.

"Well, MacClurg!" she exclaimed, holding out her hand. "Here I am, you see, and very glad to be back again. How have you been getting on?"

"Aw' right, Lady Dunlop," responded the coachman in strongly nasal tones. "Can'da's bin goin' aw' right anyhow! Guess you're glad to git back, eh? Right down sick for a sight o' the maple leaf, ain't you?"

Lady Dunlop laughed.

"Oh, not quite so bad as that, but very glad to see it, all the same. MacClurg, before you hunt for the baggage, I want you to look on the second deck for the English servants whom I've brought out with me."

"Live furniture this time, I s'pose," growled MacClurg, who held decided views on the employment of home-grown domestics. "Guess they'll take some looking after."

"Certainly they will; everything is new to them. There are three—butler, cook and footman—perhaps I'd better go down with you?"

"Reckon I'll make 'em out aw' right," replied the coachman grimly. "Ain't I seen a cook and butler from the Old Country afore? I jedge so. Don't you trouble ter come down, Lady Dunlop; I guess I'll bring 'em along."

She gave him a list of their names, and turned with a smile to her companion as he swung off.

"My coachman is the best fellow going of his kind, but I dare say his easy-going manners shock you?"

"No, they amuse me; he's not quite the English man-servant, I must say."

"He will certainly shock Howitt, who evidently has elaborate notions concerning the dignity of his position," remarked Lady Dunlop. "Perhaps we had better be getting to the shed; we shall probably find the servants already there."

Having left their wraps in charge of a cabin steward, the two ladies proceeded towards the long shed, where the Customs' officers were already examining passengers' baggage. There the imported domestics, who had been hustled rapidly thither by MacClurg, were discovered; Mrs. Dampling was seated firmly on her trunk, from which she arose, with a respectful curtsy, as her mistress approached.

"Well, cook," said the latter, "I'm sure you are thankful that the voyage is over."

Mrs. Dampling curtseyed again, while her tightly fitting garments creaked distinctly.

"And that I am, your ladyship; I don't know when I hev a-been so upsot, that I don't."

"Guess I'll have a look at that trunk," interposed a Customs officer in his rapid progress from one pile of baggage to another.

Mrs. Dampling fixed the intruder with her eye.

"There ain't nothin' in that trunk, young man, but wot's respectable; Sunday clothes, and workin'. I ain't a pusson as carries liquor a-wrapped up in her petticoats. I'm a decent woman, I am; and I won't 'ave Tom, Dick an' 'Arry pokin' their noses into my box, and so I tell you."

She looked sufficiently formidable as she stood

bristling with wrath and glared at the officer. The ghost of a smile crossed his impassive face while he bent down to examine the trunk. Mrs. Dampling grasped her umbrella tightly and moved a step forward, as if to defend her property.

Lady Dunlop intervened.

"I really don't think you'll find any contraband goods there, and my cook is a settler, anyhow."

"That's so? Aw' right," he replied, marking the box readily, and passing on to the next.

The business of getting the heavy luggage off by an express wagon was soon accomplished by the invincible MacClurg; having then put Howitt and Mrs. Dampling into a cab, he took his own place on the carriage box with the footman. A small page-boy, who had been standing at the horses' heads, disappeared rapidly among the crowded traffic.

"Couldn't we 'ave stowed Buttons away 'ere in the boot or somewheres?" suggested Henry, by way of making a humorous and friendly opening with the coachman.

"Guess he's goin' by the cars," rejoined the unmoved MacClurg, flicking his whip as he urged his horses gently forward.

They were soon clear of the wharves; a short period of smart driving brought them to the upper town, where the appearance of the streets changed delightfully, the monotonous rows of telephone poles being relieved by tall, beautiful maple-trees.

"What a huge building!" exclaimed Delia, as they passed a many-storeyed erection.

"Flats, my dear," replied Lady Dunlop; "and aren't they ugly? I suppose it's a convenient way of living, but I am old-fashioned, and feel as if the

people who dwell in them have no homes of their own. On the other hand, my friends in flats think my style of living cumbersome and antique. Perhaps it is—something like the old coach compared with the motor,—but at any rate it gives me space to collect my friends around me. Ah, here we are," she concluded, as the carriage drew smartly up before a large, imposing-looking house in Sherbrooke Street. "And here is George waiting to receive us."

The small page, having accomplished his rapid transition from the wharf, stood at the open hall door, saluting in an excited manner, his face beaming welcome.

With that Cockney self-possession which no circumstance, however novel, was able to impair, Henry leapt from the box and entered on his new duties at once by helping the ladies from the carriage and loading himself with their wraps and hand-bags.

As they entered the hall Lady Dunlop turned to Delia.

"Welcome to my home, dear," she said kindly. "I hope we shall be very happy together."

And so began Delia Chichester's life in Canada.

CHAPTER II

THE English girl's first autumn and winter in the Dominion passed pleasantly enough. Her good looks, pleasant manners and musical ability soon made her popular. Naturally adaptable, she fitted easily into the new order of things, which, at first, she found particularly agreeable by reason of its novelty.

People received her kindly; she was invited to a number of young-lady lunches and afternoon teas. She soon discovered, however, that these social functions were composed mainly of women. This was a serious drawback to a practical young person who had formed at the back of her mind a firm and business-like resolution not only to have a good time, but also to secure, by marriage, an enviable position in society.

Delia Chichester quickly realized that there are social sets even in a new country—that rank is formed by the power of wealth. Well-to-do mothers, with marriageable sons and daughters, thought her dangerously pretty, hinting that Lady Dunlop made rather too much of her companion. After all, it might not be the greatest kindness, considering the girl's position in life. This view was most strongly emphasized by Lady Dunlop's sister-in-law, who possessed three strapping daughters—healthy, good-natured girls with enormous appetites for pleasure and no nerves.

Mrs. Edward Dunlop was only moderately well-to-do; Lady Dunlop had hitherto done much, socially

and financially, for her nieces. It would be a great misfortune for them if some new interest put them in the background. Mrs. Edward decided that the companion must be kindly, but firmly kept in her place. This necessity, more than hinted at, helped considerably to define Delia's position in Mrs. Edward's own set.

Lady Dunlop, serenely unconscious of this maternal engineering, did all in her power to make the girl's life socially pleasant. She had not entertained largely since her husband's death, but she gave cosy little dinners, at which Delia was always present, and an occasional dance, so that her young companion might not be defrauded of the happiness and enjoyment natural to her age.

One of the most frequent visitors at the house in Sherbrooke Street was a young man for whom Lady Dunlop had much affection and respect. Keith Ramsay was the son of a judge in the Eastern Townships, who had died while his two children were still growing up, leaving them and his widow in straitened circumstances. A man of much ability, Judge Ramsay's interests were perhaps too broad. He lacked the steady concentration on practical matters which acquires wealth. The small farm and roomy, picturesque house by Lake Abegweit were all he was able to leave his family; it was only by practising rigid economy that they could remain in the old home.

Mrs. Ramsay, however, was a woman of strong character, devoted to her children. By taking summer boarders, with careful management she was able to pay her way and send both Keith and Janet to College. During the long summer vacation Keith worked on

the farm and managed it for his mother, thereby helping to earn his University expenses for the winter. As a student he had done well at McGill University; he was now a demonstrator in the Medical Faculty.

The Ramsays and Dunlops were old friends; the Judge had been a crony of Sir Andrew's, and during past summers at the Lake there had been a great deal of pleasant intercourse between the two houses.

Lady Dunlop was much attached to Keith; he was always warmly welcome at her home in Montreal. She was almost as proud as his mother of his academic success, and took a truly feminine pleasure in his good looks. The latter were undeniable, though his features were, perhaps, not sufficiently regular to defy criticism. His head and brow were finely shaped, his deep-set blue eyes possessed great power of expression, while the lines of his mouth were both gentle and resolute. Ramsay was tall and athletic, he had been notably good at college sports, and was popular with his fellow-students. Naturally reserved, only those who knew him best understood what lay beneath his restrained and quiet manner; he won and kept the devoted affection of his friends.

It was to be expected that Keith's upbringing and manner of life should produce a character marked by individuality. The strenuous winter months at the University, alternating with vacations spent in manual labour on the farm and as much reading as he could get through into the bargain, added to a lack of dollars necessitating strict self-denial,—all combined to form an unusual personality.

He was an able man—there was no doubt of that—but he was not clever in those ways which make for

financial success in a new, or perhaps any other country. With all his natural powers, he might, by their very quality, never rise above a mediocre position.

This possibility was evident to his friend Lady Dunlop, causing her to reflect a good deal as to his future. With a curious mixture of sentiment and worldly wisdom, she decided that the question would be most easily settled by Keith's marrying some charming girl who also possessed a reasonable fortune. This benevolent idea in view, she did her best for him socially, taking care that at her house he should often meet pretty, intelligent, well-dowered girls. So far, however, she was obliged to admit that her amiable plans for his welfare had not succeeded. Ramsay met and admired the pretty heiresses, but omitted to fall in love with any of them.

Lady Dunlop was at home to Keith on days when she received only her nearest friends; naturally, on these occasions he saw a good deal of her companion also. Besides, Delia often went out ski-ing, snow-shoeing or tobogganing with him and his sister Janet.

Miss Chichester enjoyed these excursions greatly, the more because she was conscious that the picturesque dress of the winter sports became her immensely. Keith taught her to ski well; the hours he spent with her on Mount Royal became glorified bits of existence to him which made all the rest seem mere background.

Lady Dunlop was strangely blind to the obvious end of all this; she could sometimes be remarkably unpractical. But if *she* was obtuse, Delia was perfectly aware of Keith's infatuation, and enjoyed it. She admired him, and had the wit to appreciate his

good qualities, but she had no intention of going beyond the limits of an agreeable flirtation. She was determined to marry well, and Keith was poor. Therefore she handled the situation cleverly, and kept well on the surface, though with much adroitness she continued to attract and fascinate him. Before the end of the winter Ramsay was deeply in love with the handsome English girl.

When he realized how necessary Delia was to his life's happiness, he became seriously disturbed as to his worldly prospects. So far he had been content to go steadily on, happy in his work, with a youthful confidence that some better post would fall to his lot before long. Now he felt impatient of the slow advancement offered by academic life. His present income might not improve for years; it was impossible to marry on that, and it was not fair to expect a girl like Delia to spend the best part of her life waiting for a man who, even at the most, would never be well-to-do.

For the first time Keith was disloyal to science, and wished he had gone in for commerce. Business, however, required "push," smartness—qualities which he was perfectly well aware he did not possess and heartily detested. He reviewed his position with considerable anxiety as he dressed for a call at Lady Dunlop's one evening. He wished very much to speak to Delia, but what if he failed? And yet he felt sure that she was not indifferent to him; perhaps she even cared more than he dared hope. This radiant possibility was so intoxicating that his faith in the future became stronger. He was only twenty-six; it would be strange if—in a country like Canada—he could not find some way to fortune.

He was positively optimistic by the time he stepped into the sloppy street. The snow was almost gone; spring was abroad, and signs of fresh, new life were apparent everywhere.

Lady Dunlop and her companion were at home, alone, and both appeared very glad to see him.

"We had settled down for a quiet, I might almost say a dull, evening, Keith," exclaimed his hostess, as she welcomed him warmly. "It's good of you to come in and wake us up."

Delia said nothing, but the flash of pleasure in her eyes was more eloquent than words.

"The effect of the thaw is depressing to me," continued Lady Dunlop. "I always find this time of the year more difficult to get through than any other. I shall really be glad to go away to the country."

"When do you go?" asked Keith.

"In less than a week, I think; the snow will be quite gone by then, and I do so love to watch the early spring in my garden at Lakeville. When will you be coming down?"

"I hardly know; perhaps in a couple of weeks."

"You have no summer work, then?"

"None that will keep me in the City. Of course I am working at my thesis for the M.Sc., but with the notes I have I can do a good deal of writing in the country. I ought to get ahead with it during the vacation."

"No doubt, but don't expect to work all the time. We shall want you to join in our frivolous pursuits occasionally, if only to keep you from growing into a hermit! I am rather afraid that my garden will not be up to its usual mark this year," went on Lady

Dunlop, sure of a sympathetic listener. "Mr. Irons writes that things are very backward, the snow lay so late. I only hope that we shall not be at a loss for vegetables during the summer."

Keith responded by giving his mother's version of the state of gardening and farming by the lake; for a time they talked crops and manures, while Delia was left out of the conversation. She listened, nevertheless, as she worked at her embroidery, learning, incidentally, a good deal concerning Ramsay's home and manner of life in the country.

It greatly surprised the town-bred English girl to find that this young man, an intimate friend of Lady Dunlop's, had been accustomed for months of the year to work like an agricultural labourer. Her mind, or perhaps her education, was not sufficiently broad to make this discovery without a shock.

Lady Dunlop was an enthusiastic gardener; she warmed to her subject and became voluble. Presently she and Keith differed as to the growing of tomatoes; wishing to support her view by reference to a written authority, she rose to get a book on gardening from the library. Declining Delia's offer to fetch it, on the plea that she knew exactly where to put her hand on what she wanted, she moved towards the door. Keith held it open for her, inwardly hoping that she might be detained long enough to give him the chance of a few minutes' talk with Delia.

He so rarely got an opportunity to speak to her alone; now that it had come, he felt how difficult it would be to say what he so greatly wished to tell her. He glanced at her as he returned to the window by which she was sitting, but her head was bent over her work, as if just at present it demanded the whole of

her attention. She made a charming picture in the high-backed oak chair, her face set with a pretty air of concentration as she drew the silken threads carefully in and out of the linen. Her hands were beautifully shaped.

"You are very busy," he said presently, feeling acutely how very commonplace the remark was, how far from what he really wanted to say!

Miss Chichester looked up with a laugh.

"Yes, I'm struggling with a most unnatural-looking rose. It grows more and more unlike the real thing as I work at it. Would you, now, have imagined this object to be a rose?"

She held up her work for his inspection as she spoke, and even Keith's desire to pronounce it the most perfect reproduction of nature received a check. The rose, originally intended for a half-opened specimen, had, in the throes of creation, become decidedly of the cabbage variety. Delia's art was certainly not equal to her music.

"Don't try to be polite, please," she said, with a mischievous smile, as he stood silently regarding her handiwork. "I know you're longing to say it's a monstrosity, and so it is. I must work in the name underneath, or it will never be known for what it's supposed to be!"

She reached for a skein of silk with a quick gesture that knocked over her work-basket, scattering its contents on the floor. Keith helped her to collect the dispersed articles; for a few moments the two handsome heads were very near each other, while they hunted for reels and thimbles.

Delia's flush was not wholly due to her exertions as she faced Keith again; it deepened to

brilliancy when she saw the look in his eyes and felt her fingers firmly clasped. Then he said quite bluntly—

“I must tell you how much—how very much I care about you, Delia. I love you, and that’s the plain truth. I want you more than any one or anything else in the world. Do you think you could care for me in the same way?”

He spoke simply, in the quiet manner natural to him, but there was an undercurrent of passion in his words. Delia was silent, but she did not withdraw her hand. The intense earnestness in Keith’s voice and face utterly destroyed any desire to treat the matter lightly, and touched her deeper feelings. She had intended just to flirt with him, but now some perception of the great value of such a man’s love and her need of it moved her uneasily.

“Ah, this is impossible!” she cried, suddenly drawing away her hand. “You don’t know me. I meant to flirt,” she added quickly, “but you make me tell the truth.”

“The truth?”

“Yes; that I am worldly through and through; that I am sick to death of genteel poverty; that I want social power and position; that I shall probably marry for money.”

“I know that I have nothing to offer you as far as worldly position goes,” said Keith rather gloomily, “but I would find some way to get on if only I knew that it would mean winning you—that you love me. Do you?”

Delia hesitated. She was very much attracted by Ramsay, and he was certainly handsome. Frankly, she did not wish to lose him.

"Would it make our position better if I did?" she said evasively.

"But you have not answered my question," pleaded Keith.

"And I cannot. Ah, here is Lady Dunlop!"

"May I write?" he asked hastily.

Delia's only answer was a smile which might mean anything.

"Of course," remarked Lady Dunlop, turning the leaves of her Gardening Manual as she moved slowly across the room, "these books always tell one to do things that are unnecessary, but I do think there is some sense in this advice about the soil. What is your opinion, Keith?"

She was too much absorbed to see that the young people were extremely self-conscious; Keith with an effort turned his thoughts to the successful treatment of tomatoes. A discussion followed, after which Lady Dunlop asked for music, and Miss Chichester played until Keith rose to go. She avoided meeting his glance as they said good-bye, but she had half admitted that she cared for him, and he left her with a vague new sense of happiness.

"That 'ere young feller is in a rowmantic state o' mind. 'E very near went off leaving 'is 'at in the 'all. Reckon 'e's in love with the young lidy upstairs," remarked Henry, with an extremely knowing wink, when he returned to the servants' room after letting Ramsay out.

"'Enery, pussonal remarks on the fam'ly, of such a natur', are out o' place in the servants' 'all," said Howitt reprovingly, pausing in a lively argument with MacClurg as to the rival merits of the Old and the New Country.

On this particular evening the domestics were seated in the comfortable servants' room, the butler, cook and coachman having appropriated the three easy-chairs. Each was enjoying a glass of beer, part of their regular daily allowance. The younger servants were grouped about, reading, or listening to the talk and giggling at the coachman's wit—generally exercised at Howitt's expense.

MacClurg—a Canadian of the third generation—was deeply imbued with faith in his country and what "she was goin' to be." When goaded beyond endurance by the butler's John Bull swagger and the footman's Cockney superiority, he was in the habit of demanding "why, in the name of tarnation, they hadn't stuck to the old tub?"

At this point Mrs. Dampling generally remarked that, for her part, she had been "drove" to emigrate by the conduct of Dampling. He, it appeared, had married her with the firm conviction that a wife should support her husband, having since consistently lived up to that matrimonial ideal. Mrs. Dampling's views on the subject being entirely opposite, she had at length, in the desperate effort to escape her lord and master, left England to try her fortune in Canada.

Howitt's reasons for deserting his native land were not so obvious. It might have been that a spirit of adventure survived, unsuspected, in the pompous butler. He himself ascribed his emigration to a strong desire to see the "Hempire"—which he spoke of almost as a personal possession. He invariably described Canada as "one of our colonies," to the coachman's infinite disgust, criticizing her government and politics with the most irritating patronage.

"The Guv'nor-General," said Howitt, continuing the peroration which had been interrupted by his

reproof to Henry, "the Guv'nor-General is a reg'lar aristocrat, one o' the upper classes; he'll make these 'ere Canadian politicians sit up! Members o' Parliament, or wot you call 'em; I s'pose they sit in the 'Ouse, though it don't seem like Parliament to me. Gover'ment? I can't make out you got a Gover'ment."

"Gover'ment!" echoed MacClurg. "I guess we don't want no more Gover'ment than what we got right here! Give every man a chance to make his pile o' dollars, I say, and hang Gover'ments."

"But if there ain't no Gover'ment, 'ow'll you maintain rights o' property when you've got it?" asked the butler.

"You bet there'll always be rights o' property in Canada anyhow," retorted MacClurg, spitting with energy. "If a man ain't 'cute enough to keep his pile when he's made it, I guess he ain't smart enough to count."

"That's just it," rejoined the butler; "'tis all a game o' grab. There ain't no society, no classes. If you've got money you go to the top, if you hain't got it you sinks bump to the bottom."

"Reckon it's pretty much the same in most countries," said the coachman. "Don't money come ter the top in England, 's well as in every durned place under the sun? What about your rotten dukes and lords marrying the Yankee dollars, eh? Money comes to the top aw' right there, don't it?"

"It do and it don't," replied Howitt, staggered for a moment by this unanswerable proposition. "I ain't going for to say that you can get along without money. Look at our first-class English fam'lies. Some of 'em been goin' since the Conqueror's time, and money you

must have to keep it up; but you can't buy blood, you know, you can't buy blood."

"Guess we all bin goin' a pretty long time if Adam was the beginning of it. And blood's the same colour in most folks, I reckon."

"No, it ain't," retorted Howitt firmly. "It's blue in the upper classes."

"Then I'd a sight sooner have it the right colour," said MacClurg complacently.

The butler's rubicund face expressed horror as he remarked solemnly—

"MacClurg, you've got the opinions of a Dissenter."

"And what's that, anyhow?"

"A low-class pusson as thinks everybody should share property alike and wants to conferscate the 'stablished Church."

"'Cute kind o' Church that, eh?"

"Ain't you got no 'stablished Church 'ere, man?"

"Not a cent's worth," was the satisfied rejoinder.

"Good God!" ejaculated Howitt. "No 'stablished Church, no old fam'lies! Wot a country!"

"Can't call it a country," put in Henry, while Mrs. Dampling sympathetically shook her head.

"What's the matter with the country? What's the matter with Can'da? She's aw' right. Dominion's the finest country in the world. Look to the size of her! And she's going ter grow some, too. Why, we could take your rotten little Old Country over there and wrap it up in one corner of her."

"Siberia's big enough," retorted Howitt bitinglly, when the openly expressed derision of Henry and the giggling of the maids had been silenced; "but it's an 'owlin' wilderness, ain't it?"

Mrs. Dampling, whose idea of Siberia was vague

in the extreme, if, indeed, she had ever heard of it before, nodded approval and took a reassuring draught from her glass of beer. MacClurg, whose ignorance was quite as dense, also refreshed himself and spat.

"An 'owlin' wilderness," resumed the butler; "that's wot Siberia is. I ain't sayin' Canada's that, hegzackly—you got some civilization, but you ain't got enough, that's wot's the matter with you. Look at your incineration system! Why, it ain't no system. Wot pervision is there 'ere for the removing of ashes and such?"

"Barr'ls," was the laconic reply.

"Barrels!" echoed Howitt with deep scorn. "You 'ave a 'ouse of this size, with a staff of domestics almost sootable for a family o' the British aristocracy, and you tell 'em to remove their waste in barrels."

"I never heerd o' sech a thing," put in Mrs. Damp-ling, roused to protest by the barrel grievance, which, she declared, "aggravated" her daily; "tellin' a respectable cook to put her waste in barrels, and you never can't keep 'em when you've got 'em, neither."

"What's the matter with barr'ls, anyhow?" asked the coachman. "They hold the stuff, and you can roll 'em about easy. I guess we got ter git along with barr'ls yet awhile in this Dominion."

"Of course you will," agreed Howitt; "you ain't more'n half civilized about them barrels. Any English 'ouse'older 'd see the whole British Parliament turned topsy-turvy afore he'd stand it."

"Reckon he'd hev' ter be pretty 'cute, or you'm durned easy moved on th' other side."

"Cert'nly it 'ud take time," the butler admitted, divided between his zeal for the English householder and his desire to uphold the dignity of the British

Parliament. "You can't move a hinstitooshun like that in a day. It 'ud take time, cert'nly."

"How d'ye reckon to set about it?" inquired MacClurg, with some interest in such an operation.

"Write to the papers, of course," interposed the footman; "freedom of the Press, and all that. I s'pose you ain't got it 'ere, but you hev' in England. If you ain't 'appy though married, you write to the papers. If your rates is too 'igh, or your 'air's falling off, you write to the papers. If your ash-bin ain't emptied reg'lar, or you can't marry your great-aunt on accounts o' the Deceased Bill, you write to the papers. That's the dodge."

"'Enery is right in the main, though he caricatoors it," said Howitt judicially. "Why don't you write to the Montreal papers about this scanderlous barrel system?"

"Guess they wouldn't find a corner to stick it in! The hull lot of 'em too busy making dollars, or fixin' up about the first man-monkey, or Jonah roomin' in the whale's stummick—'cute idea, that—to hustle round about barr'ls yet awhile."

"Barr'ls both bust," announced a gritty voice, as the door opened. A furnace-man, exceedingly grimy, advanced into the room, leant on his shovel and regarded the company with an inscrutable stare. The cook threw up her hands and groaned despairingly.

"And my kitchen a reg'ler mess o' waste!" she gasped.

"Ha! ha!" chuckled Henry. "Wot price barrels now?"

"Loot another from next door," advised MacClurg, smoking placidly.

"There ain't a durned one left out in the lane

to-night, or I guess I'd had 'um," replied the furnace-man, in explanation of his unusual rectitude. "You'll jes' have ter 'phone for a couple more, Mis' Damplin'."

"Oh lor'!" groaned the cook. "Always a fuss about them barrels! And only a week agone I got them last two."

"Such a 'tarnal lot o' stuff put in 'em. Bound to bust," continued the furnace-man. "Want half-a-dozen for a place like this. You can get 'em easy from McGowan's store. I see several nice 'cute-looking barr'ls outside as I come along."

"Let's have 'em, then. I never see a 'cute-looking barr'l," cried Henry, mimicking the other's nasal tones.

"Any more o' your cussed blarney, and I knock yer empty head against the wall, you skinny young Cockney," threatened the furnace-man, whose temper had been already tried by his struggle with the barrels.

"'Enery," the butler hastily interposed, "you show a want o' manners. Ain't that the drawing-room bell? The barrels shall be ordered, Shannahan."

The latter answered by a grunt, and shook his fist at the retreating Henry, who, still sniggering, betook himself to the drawing-room three stairs at a time.

"Them blessed barrels!" sighed Mrs. Dampling.

"The result of a defective incineration system," remarked Howitt, setting down his empty glass and looking pointedly at MacClurg. But that Canadian patriot wisely evaded further argument on the subject.

"Waal," he said, as he rose and knocked the ashes from his pipe; "I guess I got ter see to my horses."

CHAPTER III

THE last, lingering traces of snow had at length disappeared from the hills around Lakeville. An unusually late spring had been quickly followed by hot, brilliant summer weather. Slopes and valleys, so lately shrouded white, bloomed with a refreshing green. Lake Abegweit, stretching for miles to right and left of the little village, had engulfed its thick coating of ice, and become once more a rippling sheet of blue and silver.

Lakeville lay in a valley, well sheltered by surrounding hills and close to the lake shore. Its wharf was a place of call for the steamboat that plied daily between Norton and Hebron—the Canadian and New England towns situated at either end of the lake. The village itself consisted of thirty or forty houses; several of the latter were large, having long galleries, or balconies, facing the water.

Mrs. Ramsay's house was built on a slight hill overlooking the lake; it stood in rather extensive grounds, which, if not especially well kept, had all the spacious charm of broad stretches of grass with fine trees.

The village was straggling and had no regular street. Most of the houses were scattered on either side a broad piece of unreclaimed land, which, frankly ugly, bore no resemblance to the picturesque English village green. This dreary waste gave the place an unkempt air, which was intensified by the rather barn-like appearance of the surrounding houses and stores. The most important of the latter, and therefore the

greatest rivals, faced each other across the open space referred to.

One of these possessed the extra interest and glamour of a post-office. It was kept by Miss Libby Collins, a trim, severe-looking little spinster of about fifty years of age. Her nose was sharp and she had a trick of shutting her straight-lipped mouth with a snap after speaking. The habit imparted a kind of fictitious sternness to her face; this was misleading, for Miss Libby was not, in reality, as stern as she wished to appear. In spite of the great variety of her wares, the store was a model of order and cleanliness; as it supplied post-office and long-distance telephone service, picture postcards, the best of chocolates and cigarettes, it was the most popular in the village.

Miss Collins managed the post-office well, and would have scorned to tamper with letters under her care. Yet she somehow became aware of facts that could only have been known in Lakeville through the medium of the post. While apparently absorbed in the mysteries of weighing, measuring and giving change, she had a sharp ear for chance bits of gossip dropped in her store, being, as she said, "wonderful 'cute" in fitting together postmarks and people.

Miss Libby's tongue was as sharp as her nose; she prided herself on "speaking her mind." Despite this fact she was not disliked, and during hours of leisure the "gall'ry" outside her store was a favourite rendezvous for those who enjoyed a gossip flavoured with the sauce of her personal comments.

Miss Collins was especially critical of her most important rival in trade, Dr. Quinn, who owned the store just opposite hers. To a mind less intrepid, both he and his store would have seemed past criticism. Dr. Quinn's occupations, ideas and store goods were

alike in such absolute confusion that classification seemed too impossible to be worth the effort. The store itself was crowded with every kind of saleable, or unsaleable, article. If a customer required something not immediately in view, Dr. Quinn sprawled about among his wares until it was discovered.

The medley of piled-up goods occupied most of the floor and overflowed on to the gallery in such profusion that the intending purchaser found it difficult to enter without smashing crockery, knocking over saucepans, or becoming entangled with hammocks on the way. It is true that a space was reserved for the two "rockers" which accommodated Dr. Quinn and a crony during the heat of the afternoon or after the labours of the day, but such furniture naturally added to the overcrowding than otherwise.

In addition to his store, Dr. Quinn kept a boarding-house. This was managed by his sister, who fortunately possessed those governing qualities which her brother lacked. It was a large wooden structure facing the lake, and being, as a matter of course, supplied from Dr. Quinn's store, was a perennial grievance to Miss Libby.

"As if a store warn't enough," she snapped; "and a store in that state! I guess it ain't bin swep' this month!"

In this the tart little woman was wilfully blind, for Dr. Quinn was regularly to be seen of a morning, his shirt-sleeves rolled above his elbows, his wide straw hat set well back on his head, alternately sweeping the floor and mopping his perspiring face with an enormous red handkerchief. The former exercise required more dexterity than vigour; Dr. Quinn swept round and between the miscellaneous articles with an agility in itself remarkable; it would have been invaluable

had the supposed cleaning up been more thoroughly accomplished by the process.

Dr. Quinn certainly had no real claim to the prefix that adorned his name, but no one troubled about that. He possessed some degree of medical knowledge; when or where acquired remained a mystery which did not disturb his Lakeville patients. For many years he had dosed, poulticed and advised with more or less success, and they continued to believe in him.

In the absence of skilled aid, he could "fix" a broken bone so that it would eventually "jine up." If the case was extreme, Dr. Malcolm, a properly qualified man, was summoned from Winter's Bay, ten miles distant. As he was rarely sent for until Dr. Quinn had done his best, or worst, it is possible that the latter had contributed more towards filling the cemetery on the hill than was generally supposed. This view, however, did not occur to the Lakeville inhabitants, and the Winter's Bay doctor nearly always got credit for the final dispatch, however much Dr. Quinn, by previous well-meant efforts, might have helped to bring it about.

The excellent man remained physician-in-ordinary and general adviser to the village. He was also something of a philosopher with a taste for poetry. He greatly admired *Paradise Lost*, from which he quoted frequently, but not always aptly; he might often be heard repeating his favourite lines, or holding forth on the "origin of evil" to any one who would sit on his gallery and listen. In fine, the doctor was an extremely kind-hearted curiosity. Children soon discovered his weakness for them, and, with the frankness of early commercial instinct, used it to procure sweets and toys from his store without the expenditure of a single cent.

Dr. Quinn and Miss Collins were no doubt rather more quaintly original than their neighbours, but the Lakeville people in general possessed greater individuality than is perhaps common in the rural districts of a new country. During past summers by the lake Lady Dunlop had learnt to know and like them. It was with a sense of returning home that she made arrangements to spend the next few months at Lakeville. The house in Sherbrooke Street was shut up, and she and Delia remained some days visiting in Montreal, while the servants went down to the country in advance.

The party of domestics travelled under the active supervision of MacClurg, who was also taking down the horses. He was very proud of the Dunlop turnout, and delighted in showing it off to the natives of Lakeville.

Some of the younger servants were depressed at the prospect of spending three or four months in rural dullness, but the English cook and butler felt that this exodus to a country house was the correct proceeding for a family of position.

Howitt and Dampling placed a great gulf between persons who sought change in cramped lodgings, or even hotels, and those higher beings who moved with the pomp and circumstance of servants and horses to their own estates. Travelling thus made the butler, as he said, feel "at 'ome." Already he had cheerful visions of a picturesque village nestling under the protection of the "fam'ly." He saw himself once again at the village inn, inspired by the landlord's best ale, holding forth on public questions with all the importance of a man from town who yet finds pleasure in rural scenes.

Mrs. Dampling declared herself thankful to get away from Montreal before the "eat" had reduced her to a

mere "skellington." Both she and the butler, however, were fated to receive many shocks of surprise by the time they arrived at Lakeville. It hurt Howitt's dignity to discover that, owing to his ignorance of Canadian travelling, the chief command of the party fell to MacClurg instead of to himself. He and Mrs. Dampling, much to their chagrin, were engineered about very like a portion of the luggage by the competent, energetic coachman.

"Of course, this 'ere kind of thing won't 'appen, once I know my way about a bit," the dethroned butler remarked in confidence to his colleague. Mrs. Dampling snorted approval as she struggled to wedge herself, her bulging umbrella and a small hamper of refreshments into a corner seat.

"Guess you'll do a fine lot o' damage with that umbrella if you ain't smart," warned MacClurg. "Why don't you fix it back of the seat?"

"Oh lor'!" groaned the cook, endeavouring to follow his advice. "Wot ill-convenient carriages for a body to turn about in! And there ain't no manner o' luggage-rack that I can see."

Having finally settled herself, she condescended to notice objects of interest pointed out by the coachman, who was in excellent spirits and unusually chatty. Howitt, on the contrary, was depressed to taciturnity by the aspect of the country through which they passed. Mrs. Dampling observed that it looked "wild and 'owlin'."

"You don't seem to 'ave no county fam'lies round 'ere that I can see," said the butler, when he had looked in vain for such signs of rank and power.

"Reckon we don't raise that lot right here," MacClurg responded, with a satisfied air. "We ain't got no use for 'em."

At this frank avowal Howitt relapsed into despondency, which presently became a doze. This condition, with intervals of semi-wakefulness, caused by his own triumphant snoring and the giggling of the younger servants, lasted until the train drew up at Norton.

By means of considerable hustling, MacClurg soon had his party and baggage on the station platform, and with the help of porters and groom got out the horses. Lady Dunlop's carriage had been brought down also; the bays were quickly harnessed and the two saddle-horses given to the care of the groom. The baggage, with some of the servants, was bestowed in vehicles sent from Lakeville, while Mrs. Dampling, Howitt and the footman took their places in the carriage with MacClurg.

Norton, the railway terminus, was at the head of the lake, and Lakeville from ten to twelve miles further down. The road thither wound along by the lake shore, bearing now and then away from the water so that its gleam was, for the time, lost, only to flash into view more brilliantly than before. The day was gloriously fine; a soft breeze spread abroad the myriad sweet scents of early June. Even the ugly snake-fencing that sprawled over the country was powerless to spoil its fresh green beauty. Across the lake great hills reared their towering heads.

As the party drove along, Howitt became reluctantly appreciative of the scene, while Henry pronounced it to be "a bit of all roight." Mrs. Dampling found her appetite so sharpened by the country air that she proposed an attack on the contents of her basket, an invitation immediately responded to by the others.

It was late in the afternoon when the carriage began to descend the steep hill leading to Lakeville, the Canadian horses taking it at a pace that Mrs. Damp-

ling declared set her heart "all of a juggle." Nevertheless, they reached the bottom in safety, and a turn of the road revealed, at some little distance, a flashing sheet of water. It was set like a gem among magnificent hills, fir-wooded to their summits and throwing deep shadows across the sunlit surface of the lake.

Even the butler was betrayed into an admiring exclamation, but he immediately qualified it by criticizing the appearance of the village, which was distinctly uninteresting. The English eye missed the picturesque cottages with their quaint, old-fashioned gardens telling of the past. But the pretty little wooden church on the hill-side, with a few houses near, surrounded by fine maple-trees, made a picture that almost redeemed the ugliness of the lower village.

"There's the English Church, and that's the Meth'-dist Church," explained MacClurg, pointing with his whip to the little church and also to an unattractive-looking edifice that faced it from the opposite side of the road.

"Church don't look very grand," criticized Howitt, raising himself heavily in the carriage to get a better view.

"It's all they've got," was the reply. "'Course it ain't Presbyterian, but it ain't Catholic; that's some-thin'. There ain't no blasted Popery in *this* part o' Can'da, I guess."

"Blest if it ain't a wooden church!" broke in Henry.

"A wooden church!" echoed Howitt in dismay.

"And there ain't no peal of bells nor ancient tombses, I s'pose?"

"Wood it's built of, m' son, and good hard wood too, you bet!" the unsympathetic coachman retorted.

"There's a fine rousin' bell ter call the folks t' meetin', but I reckon you won't find no ancient tombses.

There's a nice, 'cute little buryin'-ground on the hillside—passed it comin' down—but nobody with a pile o' dollars would leave his corpse there, I guess."

"And ain't there no county fam'lies 'ere about?"

"Not a durned fam'ly, and no counties neither—township, that's what it is. A hull lot o' Montreal millionaire swells have got their summer houses right here, though."

This saving clause did not convey much consolation to the depressed butler. A country without the distinction of separate counties, each with its crop of lords and squires, appeared to him a very unfinished state of affairs indeed.

"That's the post-office," volunteered MacClurg, as they passed a square wooden structure with a deep verandah in front. "You can mail your letters there, and 'phone to Montreal, if you want, for thirty-five cents. Afternoon, Mr. Irons. Afternoon, Gordon."

He nodded and raised his whip to a couple of men who stood talking together on the store verandah. The one addressed as Irons, a well-groomed, finely built man of about forty-five, nodded in reply as he turned to enter the store.

"See you later on, MacClurg," he said, glancing over his shoulder at the coachman.

"Aw' right, Mr. Irons. Well, Gordon, how you bin gettin' 'long?"

A handsome youth came forward and shook hands. His bright blue shirt and slouched hat gave an attractive wildness to his appearance.

"Waal, I guess we ain't bin no duller'n usual," he conceded. "And that's pretty dull. Such a cold, backward spring! Might ha' bin the Old Country, from what I've heard tell of the climate there. Tired o' waitin' for summer, that's what we are."

MacClurg spat and flicked his horses gently as he apparently reflected on the winter dullness of Lakeville.

"Got any boarders?" he asked presently.

"Only two. A houseful next month, I reckon. S'pose you'll have plenty company, eh?"

"That's so. First batch right here. Party from t'other side sittin' in judgment on the Dominion," returned the coachman, indicating the cook, butler and footman with the butt-end of his whip. "Mr. Howitt, Mrs. Dampling, Sir Henry Buttons," pursued MacClurg in the voice of introduction, still jerking his whip towards those persons.

The young Canadian lifted his slouch hat comprehensively in acknowledgment.

"Hope you don't find much wrong with us, sir?" he said, addressing Howitt.

"There's room for improvement," was the reply; "room for improvement, I must say."

Mrs. Dampling nodded and the footman grinned.

"Well, don't condemn us altogether until you know us better. We're a young country, sir, and you mustn't expect the wisdom of age."

"No, sir, you ain't got the wisdom of age, nor the bashfulness of youth. That's wot's the matter with your country, seems to me, sir."

"'Ear, 'ear!" applauded Henry.

Gordon laughed good-humouredly.

"Blest if that ain't 'cute! Guess there's something in it, too, eh, MacClurg?"

"Oh, durn it! Might stop cussing at us for a while, anyhow. Must be getting on, I reckon. S' long, Gordon."

Obedient to a touch from the whip, the horses sprang forward, causing Howitt to roll in his seat like a

Russian doll, and dashed up the road leading to Hill-top, the Dunlop estate. After a fairly steep ascent for perhaps half-a-mile they reached the entrance to the carriage drive. It was guarded by a rustic gate and archway formed of fir-poles in the rough—a style well suited to the place. Howitt, nevertheless, viewed it with a disapproving glance, and remarked that no doubt wrought-iron was an expensive article in Canada.

"You bet it is!" returned the coachman.

"You should 'ave seen the gates o' Lord Denham's place; you should just 'ave seen 'em!" sighed Mrs. Dampling. "Cost—I don't know how much they cost—puttin' up and all."

"This av'nue of trees hard t' beat, though, ain't it?" asked the coachman.

"Fineish avenue," Howitt admitted. "Yes, fineish lot o' trees."

The drive was long, winding in and out between beautiful maples interspersed with Canadian oak and elm.

"Where's the 'ouse?" asked the butler presently.

"On the 'ill, I s'pose."

MacClurg nodded.

"We'll be right there now, m' son."

The horses dashed up the wooded slope, at the top of which, surrounded by green lawns and flower-beds, stood a big, pretentious-looking house, the Canadian flag flying from one of its turrets.

"Fine place, ain't it now?"

Howitt surveyed the building with critical deliberation.

"H'm, yes; it's a fairish-size 'ouse, but there's a furrin look about it to me, though I can't quite explain wot it is."

"And me too," agreed Mrs. Dampling. "It don't look home-like, somehow."

"No soot about it, eh? That's it, I guess. But *there's* a sight you won't see again in a hurry, anyhow."

MacClurg pointed with his whip towards the lake, which lay far below the sloping fir-woods, blue and shimmering where the late afternoon sun struck across it. Further down the hills cast dark shadows, and approaching sunset touched the clear spaces to a rosy pink. Even the village looked vaguely pretty at a distance, and in such a setting. Either way, as far as one could see, stretched the lake, flanked by great hills. Behind them, and almost indistinguishable from cloud at that hour, rose the distant peaks of the Green Mountains.

"It's a good aspect, no doubt," Howitt admitted. "A good aspect for a 'ouse."

"Makes a body feel a bit lonesome, though, s' much of it," said Mrs. Dampling, feeling for her handkerchief, in case she was affected to tears.

"A deuce of a way across that lake, and a sight o' fishin', I'll be bound," remarked Henry.

"That's so. There'll be bass in that watter you'd find hard to land, m' boy."

"Wot kind o' stone is the 'ouse built of?" inquired the butler. "It's a queer kind o' colour for stone."

"Stone? It's no more stone than you and me. Wood it is, fine and strong built, too."

"Wood!" repeated Howitt, on the point of collapse. "Wood! A gentleman's country house to be built o' wood, and me butler to it. Good 'eavens! Wot a pusson lives to see!"

"Dear, dear!" chimed in the cook, while Henry gave way to unrestrained mirth.

"Waal," resumed the coachman, after an interval, "if you've all recovered from the shock, reckon we'd better be movin' inside. Can't camp out right here."

In response to his whistle a groom appeared from the back premises and took charge of the horses, while MacClurg led the way to the house. They were met in the hall by the gardener's wife, who, with her husband, acted as caretaker during the winter.

"Some int'restin' company from t'other side, Mis' Burroughs," explained MacClurg, after a preliminary greeting. "Jes' show 'em round and give 'em the lie o' the land a bit. If they faint at anything, caal me. I must see to the critters outside."

Mrs. Burroughs, a tall, thin woman with a dried-up complexion, nasal voice and capable manner, made the new-comers welcome.

"Always ready with his jokes, MacClurg is," she added, "though he don't look it. S'pose you'd like to see the house?"

Howitt, considering himself a kind of major-domo, remarked that it was his duty to become acquainted with the house, and the caretaker, pleased to show its well-kept condition, led the way to the drawing-room.

"Fine laid-out room, ain't it?" she exclaimed, throwing open the door.

The butler surveyed the apartment with a condescending glance.

"Tol'able, tol'able. A good 'ouse, I should say, on the whole. Make a nice little shooting-box, properly sitiwated."

"There's a real fine view right here," said Mrs. Burroughs, stepping to a bay window overlooking the lake and opening on to a "gallery," or balcony, which ran round three sides of the house. This gallery was broad, and well furnished with rustic chairs and tables.

At the corners, where it was very wide and roomy, comfortable hammocks were slung across. Straw-matting screens of fine quality were attached to the pillars, and could be drawn forward as a protection against sun or flies. Just now these blinds were rolled back; nothing intercepted the beautiful prospect that lay beyond—the lake, in all its evening charm, great solemn wood-crowned hills and the far-distant mountains.

Night was coming on, with that preliminary hush which foretells the dark, but the sun still lingered and threw dazzling beams between the heights. Now and then a splash of oars, a merry laugh or singing broke the stillness, while a motor-boat's regular beating sent a note of hurry into the calm, fir-scented air.

"It ain't bad," conceded the butler. "It ain't at all bad for a view, as you might say. A fineish room, too, cert'nly; though perhaps not suitable for the 'ighest rank."

"I don't know about you, Mr. Howitt," interposed Mrs. Dampling rather acidly at this point, "but I'm dropping for a cup o' tea. I don't say as I'll stand on my feet much longer."

Mrs. Burroughs, moved by a sympathetic thrill at the mention of tea, looked at the English cook with a gleam of human interest.

"There's meat tra waitin' in the servants' parlour downstairs, and the kettle's on right now. I guess," she said, addressing the butler, "you'd like some beer; Lady Dunlop ordered it to be sent. MacClurg ain't keen on beer; he mos' times fancies tea."

This reference to Howitt's favourite drink caused his face to beam, while Mrs. Dampling recovered her equanimity at the immediate prospect of tea.

On reaching the servants' room, they found Mac-

Clurg refreshing himself at the table, and extremely agreeable in consequence. The others took their places, and amicable relations were soon established all round.

Howitt declared the beer to be nearly equal to that provided by his "lordship"—this aristocrat was a sort of "Mrs. Harris," always on hand for purposes of comparison or illustration—before Derby racers had thinned the contents of his lordship's pockets, and consequently the quality of his lordship's beer.

Mrs. Burroughs and Mrs. Dampling became very friendly over the teapot; soon confidences were exchanged. A remarkable similarity of opinion was discovered on such subjects as pickling, preserving and the scouring of pots and pans. They grew eloquent over the universal depravity of kitchenmaids.

When at length tea was finished, a solemn progress was made through the kitchen regions, while Mrs. Burroughs expounded the mysteries of the Canadian cooker and the particular status of each saucepan. These ceremonies—which necessitated much talk with wagging of heads—being over, Mrs. Burroughs considered the induction of the new cook completed, and prepared for departure.

"Guess you'll be aw' right now," she remarked, tying her bonnet-strings. "'Bella's bin here two year, and MacClurg—well, he's bin down mos' every summer, I s'pose, that Lady Dunlop came in Sir Andrew's time. I'll look in to-morrow, and help hustle round a bit."

Having thus spoken and delivered up the keys to the butler, she departed, leaving him in possession until his mistress should arrive.

CHAPTER IV

THE morning after their arrival at Hilltop, Lady Dunlop and her companion were seated on the gallery, lazily chatting and enjoying the brilliant sunshine. It being too early in the day for flies to be troublesome, they had breakfasted outside; the silver coffee service still remained on the rustic table at which they had been sitting. Below the gallery, the lawn sloped gently down to the lake, where the white wings of a sailing boat dipped and fluttered in the morning breeze.

"How perfectly restful, how delicious it all is here! I feel as if I never want to go back to England any more!" cried Delia, with sparkling eyes.

"Just at this moment, perhaps," laughed her friend. "But you will doubtless have seasons of home-sickness even here."

"I don't think it's possible." Miss Chichester leant back with a contented little sigh, closing her eyes until the long lashes rested on her cheek.

Lady Dunlop regarded her young companion with an affectionate, rather wistful expression. She was growing quite fond of this girl, who diffused an air of youth and freshness about the house. Delia looked very pretty this morning in her plain yet smartly made white frock. The sun deepened the colour in her cheeks, and showed up bronze tints in her wavy dark hair.

"If she were only my daughter!" thought the elder woman.

"How fast time goes!" she exclaimed presently aloud. "It does not seem so long ago that Sir Andrew and I stood on this very spot and planned the house. He loved the lake, and was such a fisherman. Perfectly happy to be out with the launch all day; half the night also, if MacClurg had not seen that he came home to dinner!"

"Does MacClurg understand a launch as well as horses?"

"Quite; he's the most useful person in the world. He must take us out on the lake this morning before it gets too hot. Dear me," she went on, raising her glasses, "I wonder who that is swimming far out in the water—a splendid stroke! Ah, Andrew and I have been out in the lake often by seven o'clock, and what appetites we brought back for breakfast!"

"Do you see many people down here?" asked Delia.

"Quite as many as one cares for. A number of Mon. ealers have their summer houses on the lake shore; mostly people of our own set. The Robertsons' place, opposite the Eagle's Head, is perfectly delightful; we must go down with the launch some day. Then there is Mrs. Erskine—that is her boat coming up the lake at this moment; I see the colours on the funnel—the Campbells, the Bakers and several others. The Farquharsons occasionally come and board at Mrs. Ramsay's. They travel so much that it isn't worth while building a summer place here."

Delia felt a slight shock of surprise at the discovery that Keith's mother took summer boarders.

"I must take you to see Mrs. Ramsay," continued Lady Dunlop. "She is a splendid woman—a fine character. Has brought her children up and managed the place wonderfully; Keith is very like her."

Miss Chichester expressed her wish to meet Mrs. Ramsay, about whom she had some natural curiosity, but she was vaguely disappointed to find that she would see much the same people at Lakeville as in Town. It would have been easier, she thought, to make an impression on perfect strangers.

Lady Dunlop observed her thoughtful air, and imagining that she feared dullness, hastened to add—

“Of course, my dear, you will get plenty of fun here. There are numbers of young people about with an appalling capacity for all kinds of pleasure. The Dunlop girls are coming down very soon, you know; they keep the place in a whirl—rather too much for me sometimes. When their mother is not with them, I am constantly needed as chaperon, which can be uncommonly trying.”

Delia mentally agreed that the Dunlop girls might easily be too much for any one. She thought them hoydens; the prospect of their company was not desperately alluring, but she made some polite reply and remarked on the beauty of the gardens.

“Are they not looking well?” exclaimed Lady Dunlop, forgetting a chaperon’s woes in her pet hobby. “My gardener is an industrious fellow, but Mr. Irons, who overlooks the place for me, is the brain. He is a first-rate manager; has a way of inspiring those under him with wholesome awe—not a bad quality in Canada, where we make a religion of being as good as our betters. By the bye, I expect him to call this morning.”

“What is Mr. Irons—a farmer?” asked Miss Chichester, with languid interest.

“What isn’t he?” returned Lady Dunlop. “Yes, a farmer, I suppose, and man of affairs here generally,

as the most able person in a country district is bound to become. Last, and most important, as far as money goes, he has a big share in the Armstrong Company, seedsmen and bulb-growers, Montreal. You must have met Mrs. Armstrong, a tall, handsome woman—quite in society—goes everywhere.”

“Oh yes, I remember.”

“The firm is rich; Irons must be very well off indeed. His family is quite ancient, too, as Canadian antiquity counts. There must be at least three generations of Ironses in the cemetery on the hill-side.”

“But how dull, beautiful as it is, to spend one’s life here all the year round, with no outlook beyond the cemetery on the hill-side! If Mr. Irons is rich, why doesn’t he live in Montreal during the winter?”

“My dear, Stephen Irons has a perfect craze for his native place; the family sprang from the soil here, I believe. He detests Town, and is firmly persuaded that life in Montreal would be intolerable.”

“But what about the business, the bulbs and things?”

“Oh, he goes to Town every now and then; Armstrong is the active partner. Mr. Irons’ share came to him through an aunt who was an Armstrong. Of course, he could quite well afford to keep a good house in Town; to a person who doesn’t know him, it must seem strange that he should live here. But his tastes and habits are so entirely suited to the country. Also, I imagine, his sister does her best to keep him here. She is some years older than Stephen—though he must be well over forty—and brought him up, for the mother died when he was very young. Miss Irons is devoted to him in her narrow, rigid way.”

“I suppose she keeps house for him,” said Delia

rather indifferently, for she was not greatly interested in Lady Dunlop's gossip concerning the Irons family.

"Yes; in an uncomfortable style, too, I should say. They have a large house, built by their father, and beautifully situated by the lake. It could be made most attractive, but life must be terribly bare and monotonous as it is, though I don't believe Stephen Irons realizes how things might be and ought to be. I often wonder what would happen if he married a youngish wife, but perhaps he is too set to be roused to that now; his sister would certainly move heaven and earth to prevent it. Surely that is he riding up the avenue!"

Glancing in the direction indicated, Delia saw a horseman riding slowly towards the house. His head was bent as if in deep thought, and the brim of his Panama hat shaded his features so that it was difficult to discern them from the gallery above. Presently he gathered up the reins and rode on at a smart canter. Perceiving the ladies, he raised his hat, revealing thick, grayish hair and a very strong-looking, sun-burnt face. He dismounted, gave his horse to a stable-boy, and approached the gallery.

"Very glad to see you again, Mr. Irons," said Lady Dunlop, shaking hands heartily. "It's good of you to look in so soon. I know how busy you are. Let me introduce you to Miss Chichester; don't go, Delia; I want you to be up in all my affairs here."

Mr. Irons bowed to Delia, and seated himself by Lady Dunlop.

"Things seem to be looking very well here," remarked the elder lady, "so far as I can judge. We shan't lack vegetables this year, I hope, though they are rather backward. Most things are possible in

gardening here, with a little trouble, but would you believe, Delia, that there are hardly any fruits or vegetables grown in the village? People simply don't bother to cultivate them. Often, during the summer, boarding-houses are reduced to pale beans, sent from Heaven knows where, and the ever-recurring dish of corn."

"How very uninviting!"

"You would certainly think so if you were a summer boarder. It is a pity that nice little plots of ground are just wasted."

"Well, in one way gardening's pretty easy here, and in another it is not," said Irons. "There's a good deal of trouble working the ground and getting things in on account of the snow lying so late. And when it's gone, often never a man to be got—all off to the big farms West, or the railway. Hardly anybody left but women folks and summer boarders."

"Neither very valuable specimens," laughed Lady Dunlop.

"Not where there's digging to be done," Irons rejoined, smiling rather grimly.

"Ah, I fear we women are rated very little higher in the New World than elsewhere, despite our boast. We are not quite so numerous, that is all. But it won't do for me to quarrel with you, Mr. Irons, for I must admit that you manage my garden beautifully; I think, too, with the least possible expense."

"You're about right as to the last, Lady Dunlop; and now will you walk round with me and have a look at things? I fancy you'll be satisfied, but there are one or two accounts that I should like to go over with you—when you are free," he added, with a glance at Delia.

"Oh, Miss Chichester will help me with these details. I intend to be extremely lazy this summer. Come, Delia; you would like to see the grounds, I am sure."

She rose, and all three moved towards the gardens, which certainly justified Mr. Irons' pride in his own management. They were exquisitely kept. Grass and flowers, well moistened by water laid on from the lake, looked brilliant and dewy fresh in the hot morning sun. With exclamations of delight, Delia flitted like a butterfly from one fragrant bed to another; Mr. Irons' firm mouth relaxed in a smile of pleasure as he watched her. He and Lady Dunlop were soon deep in gardening details.

Delia was not interested in beans or potatoes; when they moved towards the kitchen garden she lingered behind among the sweet-scented flowers, extracting a dreamy pleasure from the beautiful surroundings. Finding a rustic seat from which there was a good view of the lake, she sat down to enjoy it all.

She was still there when the others reappeared. As they came slowly across the grass, talking business, she had an opportunity of observing Mr. Irons at leisure. He possessed a fine figure, broad-shouldered, tall, and entirely free from any tendency to stoutness. He looked younger than his actual age, in spite of his gray hair, which was brushed back from his brow in a thick mass. He had taken off his hat, so that his face was exposed to the strong summer sun; every line that time had traced on the tanned skin was plainly visible. They were good lines—the face might have been called hard, but there was no meanness in it.

"I wonder if he ever laughs," thought Delia; and just then, as if in answer, a smile flashed across the

stern features like a gleam of light on a rugged hill. "He's got very good teeth, anyhow," she decided.

"Yes, I know I am hopelessly unpractical sometimes," Lady Dunlop was saying as they drew near, "but I am not young enough to reform. Will you lunch with us to-day?"

Mr. Irons excused himself, pleading a busy morning.

"Come and dine soon, then."

He thanked her as they shook hands, bowed to Miss Chichester, and walked off towards the stables.

"There's a man on whom one can depend entirely," said the elder woman, seating herself on the rustic bench; "but hard as nails if you oppose him."

"He looks grim," remarked Delia.

"I don't think that word quite fits—stern, if you like. But think of his home life, my dear. No society but that cut-and-dried sister of his, no change except an occasional journey to Boston or Montreal on business. Work, work and routine, though he's far too well off for it to be in the least necessary. It's not natural; he's sure to break out sooner or later."

"I can't imagine Mr. Irons breaking out."

"That kind of man does, though—often most unexpectedly. I must say I should be rather glad if he did. It would be better for him in the end, though it might mean discomfort at the time, but it would teach Sarah Irons that it isn't possible to keep a man under hatches for ever."

"How do you expect him to break out?" asked Delia lazily. "Drink?"

"I really *am* serious. In spite of appearances, I suspect that there is a vein of romance in Stephen Irons—all the deeper for years of repression. Some

day the stony ground will be broken up; he will be at the mercy of his feelings. I could imagine them volcanic, too, if they once got out of control."

"Well, if there's to be an eruption, it'll have to be soon. He's very gray."

Lady Dunlop shook her head sagely.

"I don't think the grayness will make much difference. And now shall we order out the launch? We ought to be on the water this glorious morning."

Meanwhile the subject of this discussion had ridden off homewards. His place was nearer the village than Hilltop; the way thither lay along the shore road, winding up and down hills and bordered by trees through which Lake Abegweit flashed, sparkling in the sun. One or two summer houses, situated with their estates between Lady Dunlop's and the village, could be seen from the higher parts of the road. Irons noted with satisfaction that the owners had evidently arrived for the season; white frocks and flannels flitted about the tennis lawns, while boats and launches were dotted here and there on the lake. He liked this display of moneyed leisure as part of the picture, but it would have given him no pleasure to imitate it. Work, mostly in the open air, was his play and pastime. Drawing near his own home, he gazed about him with a satisfied air. The farm appeared to be kept in perfect order; the house, built of wood, like all others by the lake, was large and imposing-looking, with galleries around three sides. A little cluster of farm buildings and yard lying behind it gave the place a settled, homely appearance.

As Irons rode into the yard a farm hand, attired in blue linen shirt and trousers, with battered straw hat, came from the stable to take the horse.

"Miss Irons back yet?" asked Stephen.

"I guess so," the man replied, leisurely picking his teeth with a straw. "I unhitched the horse she druv' half-an-hour ago."

This manner of conveying information meant no lack of respect, and was perfectly understood by his master, who merely ordered the horse to be fed, and crossed the yard to the back of the house. On entering it, he was immediately aware of his sister's return from Norton, whither she had gone to purchase articles that could not be bought at Lakeville.

Still attired in a stiff little bonnet and black alpaca coat and skirt, Miss Irons was busily "setting to rights" various matters that appeared to have gone wrong during her absence, and haranguing the young hired girl with great volubility.

Stephen paused at the door until his sister's flow of words should be exhausted. Her back was turned to him as she vigorously demonstrated on the kitchen table the orthodox method of damping down clean clothes before ironing. She was a small, lean woman, perhaps ten years her brother's senior, though she looked more. Her gray hair was brushed severely back and gathered into a tight knot under her bonnet, the strings of which were tied below her chin with geometrical precision. The expression of her face was decided and uncompromising.

"There!" she exclaimed, sprinkling a generous supply of water on the last towel, "that'll be some damp now; I guess you'd have had 'em as dry's a rattle if I hadn't took 'em in hand. You there, Stephen? S'pose I'll have to rustle up if there's dinner to-day. Things go that crooked if I turn my back a few hours."

"No hurry; I can do some accounts before dinner," said Irons quietly, disappearing into his little office.

"Reckon I'll get my good dress off before I do any more," remarked his sister; "and just keep your eye on the corn, Maisie, and see that it don't boil over while I'm upstairs."

Miss Irons left the kitchen, and her handmaiden set about the difficult optical exercise of keeping one eye on the boiling corn while she set the table for dinner in the adjoining sitting-room. The Ironses dined at noon, according to time-honoured Canadian custom, with a meat tea, sweets and hot cakes at six o'clock. No such innovations as afternoon tea and late dinner for Sarah Irons! She regarded changes of that kind with great disfavour, and her brother planned his work to suit her views.

"You ain't boiled that corn too soft, have you, Maisie?" called her sharp voice from the stair-head.

"No, I ain't, Miss Irons, but it's ready to dish up right now."

"Then dish it up, carefully, mind, not all of a mush. I'll be down right away."

Maisie dished the corn as commanded, and, having poured the water from the cooked potatoes, shook them in the saucepan until the lid rattled furiously. There came an ominous sputtering from the beef in the oven, but this part of the dinner the hired girl was not allowed to touch, Miss Irons being firmly persuaded that she alone understood the exact cooking of a joint or the mysterious consistency of gravy.

"I dursn't so much as look in," murmured Maisie, as the sputtering became more significant. "If it should be underdone, she'll say I've cooled the oven."

At this critical moment Miss Irons reappeared, a

large bibbed apron over her gray linen dress, her hair painfully smooth.

"Now then!" she exclaimed in tones ready for anything, as she made straight for the oven.

"I believe it's startin' to burn," warned Maisie. "It's bin spittin' awful."

"Nonsense!" retorted her mistress, whisking open the oven door. "It's done to a turn, as I said. Reckon I ain't lived till now to learn the time to cook a roast of beef. The potatoes and corn aw' right, eh? Dishes and plates hot? Come, be smart."

Nothing could be smarter than the rate at which Miss Irons dished the meat and made the gravy, while Maisie jerked about among plates and pans in agitated imitation.

"Everything set down? You ain't forgot the salts, eh? Ring the bell for your master."

Miss Irons put the joint for an instant on the cooker as she glanced at the dinner-table. Her keen eye at once detected a flaw.

"Mercy on us, Maisie!" she ejaculated. "Ain't you never goin' to learn settin' the cloth same length all round?"

It was too late to give an object lesson by making Maisie re-set everything, and, Stephen coming in just then, the dinner was put on the table. He seated himself and began to carve with a preoccupied air. The room in which they dined was pleasant enough, having a window that opened on the gallery with a good view of the lake, but it was small and rather scantily furnished. Miss Irons kept the dining and drawing rooms in shrouded state, only allowing them to be used on the rare occasions when a tea-party broke the monotony of her daily life.

In her mother's time things had been very different. Mrs. Irons was an attractive, sociable woman who had many friends among the summer visitors at the lake. Sarah, on the contrary, was not a favourite; she hated entertaining. It interfered with the daily round and made "no end of a mess." Gradually Stephen had settled down to the narrow home life that his sister preferred. He hardly ever sat in the large, bright rooms, spending most of his indoor life in his office or the morning-room, where they took their meals.

Indeed, habit had rendered him almost uncomfortable in the other rooms; they were associated in his mind with the dreariest of functions, at which the consumption of a vast meat tea was the only entertainment provided. He would have disliked a change almost as much as Sarah. They got on well together, considering that they had not a great deal in common. There was hardly any family likeness between them, except that each had keen dark eyes, which looked curiously alive in the sister's dried-up little face, as if they were of later date than the rest of her features.

Dinner proceeded in silence, for conversation at table was usually of the most fragmentary kind. Sarah's absence during the morning had prevented the making of a tart; the second course was represented by a cold "shape" of corn-starch, standing with its attendant plates on the sideboard. There were also fresh butter rolls and the materials for making tea.

The appointments of the table were scrupulously clean, comprising all that was absolutely needed for the purpose of eating, but certain touches of refinement, meaning so much to those accustomed to them, were lacking. Dinner napkins, according to Miss

Irons, were not sufficiently necessary to make up for the extra laundry work, and, though there were plenty of flowers in the garden, there was not a single bunch on the table.

Hitherto it had hardly dawned on Stephen Irons that a man with his income should be able to command a refined, leisurely mode of life. Occupied with outdoor interests, and happy in the capable management of his own and other people's affairs, he had been blind to many things beyond the fact that domestic peace was assured by allowing his sister to rule as she pleased. Also she insisted so often on the difficulty of obtaining servants in a country place that no idea of improving the household arrangements ever occurred to him. To-day, however, he had a vague notion that the general look of the table was not quite right; Sarah's large apron, snowy as it was, seemed out of place when worn at dinner by the mistress of such a house.

Miss Irons, sublimely unconscious that either her dress or the table appointments were objects of criticism, sat bolt upright behind the remains of the cold "shape," and coughed drily once or twice as an intimation that she was about to make a remark. These signs were lost on her brother, who leant back in his chair, looking at the distant hill-tops and wrinkling his brow in the effort to account for this new sense of something wanting.

"S'pose Lady Dunlop 'll be here all summer?" said his sister presently.

Stephen roused himself.

"I s'pose so," he assented, looking for his tea.

Miss Irons poured out a cup and passed it to him.

"Got her nieces with her, I guess?"

"Not yet."

"Land alive! She ain't come down by herself, and such a woman for company?"

"Well, she's not alone."

"Didn't I say so? A lot of Mon'real folks, I reckon, overrunning the place."

"There's only one," replied Stephen, sipping his tea. "An English girl—don't remember her name—queer name, anyhow. She's Lady Dunlop's companion."

"Companion!" Miss Irons almost shrieked.

"What on earth does she want with a companion?"

"For company, I reckon," was the rather curt rejoinder. "She's all alone, except for servants, you must remember; then there are lots of business letters to write, and——"

"Shucks!" interrupted his sister scornfully; "the woman 'll want somebody to put the spoon in her mouth next! And for bein' lonely, there ain't much fear of that if she don't want, I'll bet, with a quarter-dozen nieces, 'cute 's they can be, after her ladyship's money!"

"Well, they're not there now, at any rate," returned Stephen, showing by his manner that these remarks did not please him. Lady Dunlop was the one subject on which they came near to disagreement; Irons liked and respected her greatly, while Sarah regarded her as an idle person who existed simply to enjoy herself and spend money.

"And what's this companion like?" asked Miss Irons, with an acid emphasis on the noun.

"Like? Oh, a girl—very dark hair—a pretty girl."

Sarah hardly concealed the shock caused by her brother's ready answer. He was rarely able to tell if

a woman's hair was black or white at first sight; he certainly never had a decided opinion straight off as to her beauty.

"Pretty?" echoed his sister, glancing at him keenly. "Then I reckon there'll be more carryin' on than ever at Lakeville this summer; it's bad enough anyhow."

"No doubt there will be, but I don't see why you need bother yourself about it."

"Guess I'll have to, though, while Maisie's such a gadabout."

"Surely you don't imagine that this young lady is of Maisie's class? She's quite a different type," exclaimed Stephen.

Miss Irons set down her teacup with a clatter.

"It don't follow; there wasn't a mite o' difference between Mis' Ramsay's summer help and Maisie. And girls are all alike, come to flirtin' and fal-lals. Can't depend on 'em. You goin' round to Hilltop again to-day?"

"I may. Lady Dunlop wants a saddle-horse for her companion; I think I know where I can get a suitable one at once." He rose and strode abruptly out of the room.

"Well, that beats the band," gasped Sarah. "We'll have the hired gal ridin' round next."

She remained to overlook the said hired girl while clearing the table—a process rendered more exacting by the thought of such absurd readiness to pamper Lady Dunlop's hireling.

CHAPTER V

DESPITE his sister's evident disapproval, Stephen Irons rode off early in the afternoon to look at one or two horses which he knew were broken to the side-saddle and suitable for a lady's use, for Lady Dunlop had left the selection entirely to his judgment. With the indulgent kindness which scandalized Miss Irons, she had decided that Delia must learn to ride; she might then join the excursions on horseback so often taken by the young people during the summer at Lakeville. For this purpose another lady's mount was necessary; the Dunlop girls would certainly monopolize those already in the stables.

After some hours spent carefully inspecting horses pronounced "likely," Irons secured a safe and handsome chestnut cob thoroughly broken to the side-saddle by the owner's madcap daughters. The horse was a beautiful creature of good pedigree. When the bargain was settled, Irons took him round to Hilltop, and met the ladies coming from the lake with cushions and sunshades as he rode up the avenue.

"You've lost no time, Mr. Irons," exclaimed Lady Dunlop. "And, to judge from appearances, you've succeeded remarkably well."

"Oh, what a beauty!" Delia cried, throwing down an armful of cushions to pat the chestnut's graceful head.

Stephen raised his hat, pleasure flashing in his dark eyes.

"The cob's safe and sound," he said briefly; "carries a lady well."

"And you gave a wicked price for him, I'll wager!"

"Your limit has not been exceeded, Lady Dunlop."

"Then I can admire him without a pang. I only hope he's as sweet-tempered as he's handsome. He is for your use entirely, Delia. I hope you like him."

The girl gave a cry of delighted surprise.

"How exceedingly kind! I don't know how to thank you, Lady Dunlop. He's perfect; but I can't ride!"

"Learn, my dear; begin at once. Run upstairs and get into one of those linen habits we brought down, while he's being saddled. You can have a few turns up and down the avenue."

Delia rubbed her cheek against the cob's delicate nostril, and was rushing away to change her dress.

"Stop, dear. I'm so sorry; I'd forgotten. MacClurg has gone down to the Eagle's Head. I think you'd better wait until to-morrow."

Miss Chichester looked extremely disappointed.

Stephen Irons saw it, and even a mental vision of his sister sternly presiding at a belated meat tea did not deter him from saying,

"If you will allow me, Lady Dunlop, I shall be only too glad to take MacClurg's place; that is if—if you wish it?" he broke off abruptly, turning to Delia.

She certainly wished it, and was effusive in her thanks. As she sped off to dress, while Irons led the horses to the stable, a curious smile of some enlightenment played about Lady Dunlop's mouth. It still lingered while she walked to the gallery and seated herself.

"It wouldn't be bad," she murmured, nodding her

head mysteriously, "it really wouldn't be bad,—except for one or two reasons." And the smile became doubtful.

It was not long before Mr. Irons reappeared. He had given his own horse to the care of the groom, and was leading the chestnut, which was side-saddled, and looking very alert indeed.

"He's really a beautiful creature," said Lady Dunlop as they approached the gallery. "Where did you pick him up?"

"At Bullock's farm—far too good for those harum-scarum girls to be tearing about on; and he got no grooming worth the name. I've had my eye on him for some time, only he carries a lighter weight than I am. Just right for a lady."

"Thanks so much for the trouble you have taken! And if you are good enough to take Miss Chichester out, you can't possibly get home in time for tea. You will dine with us this evening, won't you? I know you are a busy man, but you *must* eat; I can send a note to Miss Irons."

"That is not necessary, and you are most kind, but I——"

"Then you'll stay?"

Stephen hesitated, partly in surprise at his own strong desire to stay. Even the certainty of annoying his sister did not now weigh against the pleasure of obliging Miss Chichester. Just then the latter appeared, looking charming in a light linen riding-habit. He hesitated no longer, and promised to return to dinner.

"If you only learn to ride as well as you look in that habit, Delia," said Lady Dunlop, "you will become a good horsewoman. Please remember, Mr.

Irons, that Miss Chichester is quite a novice at riding. I doubt if she has ever been on the back of a horse before."

"Oh yes, I have, but on a very small pony, and very long ago. It wasn't riding, but I stuck on."

"That's the main thing at first," replied Irons, assisting her to mount.

The chestnut stood quiet while his rider settled herself in the saddle, and the stirrup-leather was adjusted to a comfortable length. When this was done, he seemed to think it time to be off; throwing up his head, he pranced gracefully. Irons quickly mounted his own horse, and laid his hand on Delia's bridle.

"Don't ride too fast," warned Lady Dunlop, as they moved away, "and don't forget the dinner-hour!"

"You'd better have a try in the meadow," suggested Stephen, when they reached the end of the avenue. "It's softer ground there."

"In case I fall off?" asked Delia, laughing.

"You mustn't fall off, but it's just as well to be on turf. You don't feel afraid, eh?"

"Not at all."

"Is your saddle comfortable? Stirrup the right length?"

"Perfectly."

"That's all right then. Keep up your head, and don't stick your elbows out. Never sit a horse *so*."

He illustrated a stooping attitude, his head sunk in his shoulders and elbows awkwardly turned out. Miss Chichester straightened herself, biting her lip. She thought she had been looking rather well; was it possible she stooped like that? This man was really horrid, in spite of his evident desire to be kind. Irons,

however, was not in the least aware of her inward comment. He simply wanted to make her a good rider, and was thinking how fine she would look sitting the cob well at a rattling pace.

"That's right," he said, when she drew herself up stiffly. "Could you try a gentle trot?"

She nodded, and they started slowly over the soft turf. Delia's upright attitude was soon shaken down, her cap flew off, her hairpins fell out, but she held on determinedly and stuck to the saddle.

"Let yourself go with the horse," advised her instructor.

She tried to obey him, and only succeeded in bumping harder than ever. But she persevered, jolting up and down the meadow, until at length she began to feel herself part of the horse. The chestnut felt it too; in his eagerness to be off, he bounded forward with a sudden jerk that almost wrenched his bridle from Irons, whose horse began backing and rearing.

"Do let me go," begged Delia. "I shall be all right now."

"Hold him in! Sit tight, then!" shouted Stephen, for it was impossible to manage his own horse and keep a hand on the chestnut also. The cob at once made use of his freedom by breaking into a gentle canter. It was a deliciously easy motion, much pleasanter than trotting; Delia, in her enjoyment, unconsciously relaxed her grip of the bridle. The canter became a gallop.

"Too fast!" shouted Irons. "Pull him up! Pull hard at the reins. Good God! She'll be off!"

Delia tugged at the bridle, like John Gilpin, without checking her pace in the least. The cob was making straight for the meadow gate; he would have jumped

it in a few moments had not Irons galloped forward, and, catching at the reins, brought the runaway gradually to a standstill.

"Thank you so much," said Delia rather breathlessly, when they stopped by the gate. She smiled up at him, holding out her hand. Stephen took it shyly and stiffly as he said—

"You stuck on well, anyhow—first-rate; but a gallop is a bit too much for you yet awhile. Sorry I had to let go, though it would have been worse if I hadn't; my mare behaved so badly. Can't think why; she's generally manageable—didn't like your habit, perhaps—I've never ridden out with a lady before."

"How extraordinary! And you'll never wish to do so again, I imagine," laughed Miss Chichester.

He looked at her for a moment, and then said slowly—

"I should like to ride with you as often as you will allow me. You'll need plenty of practice. Where's your cap?"

"A few yards back, I fancy. Please don't trouble to get it."

"Won't take two minutes. Just keep a good hold on your horse."

She gripped her bridle tightly and watched him gallop off.

"How splendid to ride like that!" she sighed. "I wonder if I ever shall. He looks really fine on horseback. Oh dear, what a fright my hair must be! I feel like a wild woman. Next time I'll twist it up in one tight knob."

"I'm afraid I haven't got the hairpins, Miss Chichester," said Irons, with a twinkle of amusement, as he gave her the cap.

"Thanks ever so much. Yes, I know they're all out. It must look perfectly awful."

He thought she looked perfectly charming, with her curly black hair escaped from all restraint, but he had never paid compliments; finding it awkward to begin, he merely said, "Not at all," and then wished he had been more convincing.

"Well, I can't wear the cap with my hair like this," said Delia, mischief flashing in her eyes. "Will you please carry it for me?"

It was near the dinner-hour when they reached Hill-top. Lady Dunlop watched them dismount from her dressing-room window.

"Hair down, of course," she commented. "But how well it suits her! Irons, too, seems quite to have come out, by his appearance. Dear me, what would Sarah Irons say to it all? Though why on earth shouldn't he? It wouldn't be bad for Delia, it really wouldn't, indeed."

And in a thoughtful frame of mind she resigned herself to the ministrations of her maid.

The dinner was quite a merry little function, in spite of its comprising the unpopular number of three. Miss Chichester was in high spirits, no doubt conscious that she looked very pretty in her white evening frock.

Lady Dunlop played the hostess with her natural tact, drawing Mr. Irons out to talk on subjects in which she knew he would be most at home. Delia began to think that his powers of conversation were considerable, after all.

Not one of them would have guessed from Howitt's impassive face, while in a solemn and dignified manner he superintended the serving, that he entirely

disapproved of Mr. Irons as a guest, regarding him merely as Lady Dunlop's overseer. He was also particularly aggrieved that the visitor, of necessity, sat down to dinner in his riding suit.

"'Er ladyship's very pleasant and haffable, but she ain't quite got the style o' the old fam'lies," announced the butler impressively over his beer in the servants' room later that evening. "I don't call to mind seein' his lordship settin' down to dinner with his farmer and the guv'ness—which is the 'eading, so to speak, Miss Chichester comes under—jokin' with 'em and all. 'Tain't egzactly aristocratic, to my mind."

Mrs. Dampling shook her head. She had been in a chronic state of head-shaking ever since her arrival at Lakeville. The distance to the village, the inadequacy of the stores—she despised both Dr. Quinn and Miss Collins—the unfamiliar vegetables (the corn-cob was an abomination to her); these and many other grievances Mrs. Dampling cherished and daily enjoyed over her generous allowance of tea and beer.

"It ain't wot I've been accustomed to see in 'igh life," she said in answer to the butler's criticism.

"Nor me, Mrs. Damplin'; and, I must say, not quite the style for a lady o' title, though only the widder of a knight she is, and 'im made so for——"

"Eh? What?" interposed MacClurg, emerging suddenly from behind the sheets of the *Montreal Witness*. "What's that you bin sayin' 'bout Lady Dunlop?"

"Eh—ah—nothin' pertickler; but it ain't quite the thing for 'er ladyship to set down to dinner with them as she employs, either with them as *was* sot down, or, say, with you and me."

"You and me!" growled MacClurg, with great

scorn. "You say anything against Lady Dunlop 'n I guess I'll fix you. Now then, you goin' ter dry up?"

"Dear, dear—er—I ain't sayin' nothin' against 'er ladyship," stammered Howitt, shaken by the coachman's warlike air. "But it ain't done in the old fam'lies, as you and me well know's, Mrs. Damplin'. Canada 'll never be a great country s' long's the upper classes don't keep to theirsels'."

"It'll never be a great country s' long's they cook wi' sich ungodly stoves," ejaculated Mrs. Dampling, "and never nothin' to be got at the shops."

MacClurg snorted contemptuously, while the butler resumed with a self-righteous air—

"I know I'm pertickler, and well I may be, considerin' where I've served. I like things to be kep' up in style; when they ain't I feels it keen."

"Most breaks your heart, I reckon. Don't seem to spoil the taste o' your beer though, eh?" retorted the coachman, as Howitt set down his empty glass with a deep breath of satisfaction.

"I ain't accustomed to be spoke to sarcastic by them wo ain't my betters," said the latter, looking pointedly at MacClurg. "'Enery, it's time to be closin' the windows and the 'all door." And, rising from his chair with dignity, he stalked ponderously from the room.

A few days later the Dunlop girls arrived at Hilltop, bringing with them a monumental pile of luggage. They took possession of the house in the frankest manner, diffusing the constant activity and vivid life of healthy young persons not overweighted with brains. There were two of them, Betty and Lorraine

(the elder sister having gone to Tadousac with her mother), both very lively and rather good-looking.

They had been educated at an expensive English school, afterwards travelling about Europe—well chaperoned—conscientiously “doing” picture galleries, cathedrals and scenery, without being permanently impressed by the process. They honestly preferred the sunshine and snows of their own country, the frank pursuit of pleasure, the joy of existence which Canadian life afforded—to art, picturesque ruins and the changing skies of the Old World.

Delia Chichester did not feel much at home with these girls. They were pleasant to her in their easy, careless way, but both instinctively kept to the lines of mere acquaintanceship. When with them Delia never forgot that she was their aunt's paid companion, though this was not so much their fault as the result of sensitiveness on her part. She was sometimes in danger of becoming morbid about it, and imagined that people patronized her when they did not intend to do so. Her natural egotism caused her to feel a deep and growing desire to meet such persons on their own ground, to equal them in money and position—she knew that she excelled many of them in physical beauty. In some moods she would have been quite ready to accept the first presentable man who offered her marriage, provided he could supply the place in society that she coveted.

With Delia's face and figure, such an ambition might possibly have been gratified without much difficulty, but for the fact that Keith Ramsay was beginning to get a hold on her thoughts which introduced the distracting element of personal feeling. She was no longer able to plan her life in the cool, worldly

fashion that had hitherto appealed to her. Since leaving Montreal she had received a letter from Ramsay, full of honest, manly affection, which pleaded powerfully with the best that was in her. It made her very happy, but she did not reply. She locked the letter up with her treasures, and let matters drift.

Soon after their arrival at Lakeville, Delia and Lady Dunlop had called on Mrs. Ramsay; Keith's mother received the English girl with kindness and observed her keenly. Janet had raved about her; also a self-conscious reticence in Keith's praise had not escaped his mother.

There was a strong likeness between the widow and her son; both faces showed refinement and character. Delia admired the quiet, self-possessed woman whose dignity of bearing and good looks neither sorrow nor a long struggle with narrow means had been able to destroy. The Ramsays' house was well kept, but observation impressed on Delia all that is meant by turning one's home into a summer boarding-house. She realized how necessary it might be for Keith to augment his mother's income as time went on. He would probably not be able to marry for years to come; even then he would not be well-to-do. Miss Chichester had a horror of long-drawn-out engagements. She decided to be wisely practical.

In a couple of weeks Keith came home for the summer vacation. He called at Hilltop the day after his arrival, and found a lively party at tea on the gallery. The Dunlop girls welcomed him with frank delight.

"Ah!" exclaimed Betty, springing up from her seat by the tea-table, "here's another man for the dance! Keith Ramsay, you've come just in time to save some

of us from the horrible fate of wall-flowers to-morrow night. There are at least three women invited to one dancing man, and we're on the verge of despair."

She would have monopolized him with voluble chatter, but Miss Fisher, a talkative, middle-aged spinster, interposed.

"Come and help me out with my argument, Keith," said she. "I've been sticking political pins into Mr. Robertson; now he's retaliating, and it's very unpleasant."

Ramsay laughed. "Why, Miss Fisher, I thought you'd long ago settled that Canada has no politics worth the name?"

"Of course; and that's just what I'm trying to prove, but the Minister of Agriculture naturally doesn't see it."

"Naturally," said he, glancing towards the far end of the gallery where Miss Chichester was carrying on an animated conversation with young Farquharson. Keith had not yet had a chance to speak to her.

Miss Fisher watched him with a knowing look.

"Oh, well," she remarked in an injured tone, "if *you* are going to take sides against me, I've nothing more to say."

"So much the better," murmured Betty, adding aloud, "Are you coming to the dance to-morrow, Miss Fisher?"

"Rather!" exclaimed that energetic person spiritedly. "I'm going to have my fling with the rest of you; I've brought down my evening rag, and I'm not going to miss a chance to wear it in public. Besides, I'm rather fond of a hop myself, so I've no objection to securing my partners beforehand," she concluded, looking round with a benevolent air.

The challenge was not to be ignored, and Ramsay was graciously promised at least one dance. Miss Fisher's feet were as nimble as her tongue; being an excellent dancer, she was rarely in need of partners.

"I call that sharp practice, Miss Fisher, roping 'em in beforehand, eh?" said Alan Farquharson, who, with Delia, just then joined the group by the teatable. "It's not half a bad plan, though. Won't you promise me a couple of dances now, Miss Chichester?" he begged, turning to Delia with an eager look on his boyish face.

But she shook her head, and said laughingly—

"It's not wise to promise so long before; I might forget."

Farquharson looked extremely disappointed; he tried to get consolation from Betty, without success. She considered Alan her especial property, and did not approve of his obvious admiration for Miss Chichester.

Delia seemed glad to see Keith again, but she was very self-possessed and conventional. No one would have guessed from her manner that they had ever been anything but the merest acquaintances.

Ramsay, who was not so good an actor and much more in earnest, fancied that she meant to intimate her wish to forget what had passed between them. This was not encouraging, but there was no opportunity to say anything beyond ordinary talk; he left her, hoping for a chance to speak on the following evening.

The hall in which the dance took place was owned by Mrs. Ramsay, and stood in her grounds. It was a wooden erection, built partly for the use of summer visitors, also for concerts, bazaars and other forms of

respectable dissipation. On this occasion the dance was given by Mrs. Ramsay, the guests having been invited from the most influential families among the summer visitors at the lake.

Delia Chichester had felt some searchings of heart as to her own appearance among a well-dressed crowd, for she knew by experience that they *would* be well dressed. Her pale pink chiffon, when examined critically by daylight, did not look as fresh as could be desired.

She regarded it with a depressed air while it lay limply spread out in her dressing-room, and put it on resignedly. But her spirits rose when her toilette was finished and she took a final look at herself in the long mirror. Set off by the undeniable beauty of its wearer, the frock became quite another matter.

Delia entered the hall in Lady Dunlop's wake with a very distinct feeling of satisfaction. She knew that she was making an impression. Glances of admiration and the rapid filling of her programme confirmed her sense of triumph. Chaperons of other girls, mothers of the eligible and non-eligible young men who crowded around Miss Chichester, became uneasy.

"Really," confided one disturbed dowager to another, "it is thoughtless of Lady Dunlop to take such a handsome girl everywhere. One sees plainly that she is pretty much of a flirt too!"

Whether this accusation was true or not, Delia certainly kept her head. She was careful to accept partners from among the most eligible first, afterwards making a judicious choice from lesser lights. A couple of dances had been promised to Keith, because in his case inclination triumphed over prudence—apart from the fact that she could hardly have refused her host.

"I am afraid you will find me a bad partner," he said, when at length their turn came.

"You are trying to prepare me for the worst," said Delia, smiling. "But I promise to forgive you if you don't tear my frock. It's very flimsy, and it's my best."

Keith usually detested waltzing; to-night it seemed a glorious whirl that ended far too soon. When it was over he fetched a wrap for Delia, and they stepped from the crowded room into the clear, bright moonlight.

"What perfect summer nights you have in Canada!" she exclaimed, with a deep breath of enjoyment. "No mist, no chilling fog."

"I wouldn't be too sure of that," warned Ramsay. "It can be pretty chilly by the lake sometimes."

"Now don't abuse your climate; you can't honestly. I adore it; it's so decided. Summer is summer and winter is winter. In England we never know what to expect."

"That must have a charm of its own," said Keith, smiling.

"Indeed, it hasn't! You dress expecting to be frizzled; on the contrary, you are frozen. Then you leave your umbrella at home, and get drenched to the skin for your blind trust in the weather. Oh, how charming the verandah looks!"

The gallery had been prettily arranged; a number of little tables, nicely set out and decorated with flowers, were placed about, while coloured lights hung among the foliage of the creeper.

Keith regarded the scene critically.

"It doesn't look bad," he admitted, "but it took Janet and me no end of time fixing those lights and

things this afternoon. Do let me get you some ice-cream."

Delia was quite ready for ice-cream, and said so; Keith brought some, and seated himself by her.

"Ice-cream has lost the charm of novelty for me," he said, pouring out a glass of lemonade. "I've had it nearly every Sunday at dinner since my infancy."

"I simply can't imagine it growing monotonous," returned Delia, laughing.

"I believe most of our Canadian girls would agree with you. It's a very important part of the 'good time' they're so keen on."

"I don't see why it shouldn't be. Women do have a good time in Canada, don't they?"

"Not always," said Ramsay, thinking of his mother's incessant efforts to maintain her position.

"It depends on their circumstances, I suppose."

"But some of those I've met," persisted Delia, "seem to live generally in a whirl of pleasure."

"Yes," growled Keith; "they get too much of it, and too little work. It would be the salvation of some of them if their husbands bullied them and refused to pay their bills."

"What savage sentiments!" laughed his companion. "I believe you have a great deal of the Cave Man in you, after all."

"Perhaps I have. But at any rate I hope you're having a good time in Canada?"

"The best I've ever had," she replied emphatically. "And I'm enjoying myself immensely to-night, though there *are* many pretty girls and prettier frocks here. Don't you think so?"

"Yes, they look well enough," he agreed, without

enthusiasm. "Many of them have nothing to do but buy frocks and wear 'em."

"It must be lovely to be rich," sighed Miss Chichester; "to get everything you want and not to count the cost."

"The cost generally has to be counted somewhere, though; I guess they lose in other ways."

"Oh, I can't take things in that philosophical manner. I don't suppose a man can understand what it feels like to see other women in frocks that make one's own look quite dowdy."

"You look quite lovely!" said Ramsay, with convincing earnestness.

Delia's cheeks flushed at this outspoken tribute to her appearance, at the change in his voice, but she met his eyes with a smiling glance.

"Such a straight, whole-hearted compliment is worth waiting for," she said mischievously. "I think we should be moving to make room for others, don't you?"

The verandah, which had been nearly empty, now began to fill with chatting, laughing couples.

"Would you not like to get a nearer view of the lake?" asked Keith, as he and Delia rose. "There is a seat in that nook among the fir-trees where the cliffs slope gradually down to the water."

"It sounds very tempting," she said, taking his arm, after a moment's hesitation.

They found the seat unoccupied, and took possession. It was placed near the cliff edge, several feet above the lake, which, bordered by dark hills, lay quivering in the moonlight.

"We've nothing quite so fine as this in England," exclaimed Delia, when she had looked at the beautiful view for a while in silence.

"What about your English Lakes?"

"Oh yes, they are lovely, but on a smaller scale than this. You don't know them?"

"No; I've never been in England. *That* would mean plenty of dollars. I know my Wordsworth, though, thank Heaven."

"What a self-righteous state of mind!"

"But it is something to be thankful for! With all my Canadian patriotism—and I've more than you may think—I must confess that we shall have to go to the Old Country for our great poets yet awhile. I should like to live in England, for a few years at any rate."

"And I would much rather live in Canada," said Delia decidedly. "It is impossible to feel otherwise in such a place as this."

She threw her head back as if drinking in the beauty of the night. The moonlight shone on her upturned face, touching it with a delicate charm; the line of her throat looked exquisitely fair. She was in absolute harmony with her surroundings; the background of dark firs, the softly gleaming water, all made a picture of which her loveliness was the perfect finish.

At least Ramsay thought so as he watched her, and longed to speak of what was uppermost in his mind. But the easy friendliness of her manner made it difficult to begin. It seemed as if she intended to ignore what had passed between them in Montreal. The idea was intolerable to Keith. He determined to win or lose all.

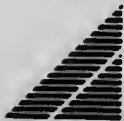
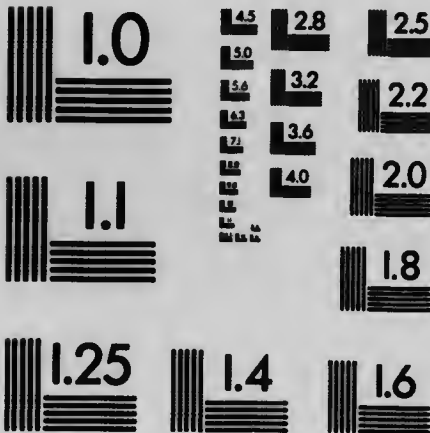
"Is not that a waltz beginning?" she asked, as the strains of a dance floated across the lawn. "You should be looking for your partner."

"I have no partner for this dance, but perhaps I am keeping you from yours?"



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"I hardly know if I have one either. That young Farquharson nearly made me promise him this waltz through sheer persistence, but I didn't—quite. It's so lovely here and so hot inside."

"Don't go," begged Keith desperately. "That is, unless you really wish to."

"I'm not at all sure that I am behaving well by staying, and I'm rather afraid of my expectant partner. He looks as if he could be terrible if roused."

Ramsay mentally consigned young Farquharson to oblivion.

"When are you going to answer my letter, Delia?" he asked quietly.

For a few moments she gazed steadily at the gleaming lake without speaking. She had known that something like this must come, but Keith's direct question was disconcerting, for she had by no means made up her mind what to say in reply.

"It's so very difficult to answer," she murmured.

"Why?" he asked bluntly.

"Because one wants to say what is better to leave unsaid, and it would only do harm."

Her manner had altered; Keith saw the trouble in her face as she turned slightly towards him. But he was determined to have the truth.

"You mean that you do care for me, and would like to pretend that you don't?"

Again Delia was silent. His outspoken words penetrated the complexity of her desires like a shaft of light. He was right, and she knew it. She was trying to stifle what was best in her, to persuade herself that it should be sacrificed to worldly wisdom. But there was a powerful magnetism in his personality, in his love for her; notwithstanding prudent resolu-

tions, Delia was deeply moved by it. She trembled under the spell; her easy self-possession was shaken to fragments, the truth was forced from her.

"Yes," she said simply, "that is just what I do mean."

A rush of happiness sent the blood to Keith's brow. He saw the tears which sprang from an inward struggle glistening on her long, dark lashes. It was beyond nature to resist a desire to kiss them away, and he was sufficiently human.

"Nothing matters now that I am sure," he said softly.

"I guessed I should find you located here!" exclaimed a boyish voice, as Alan Farquharson broke through the fir-trees and appeared before them. "Fine, isn't it? Say, Miss Chichester, you'd half promised me that waltz, you know. Too bad of you to run away. Aren't you goin' to give me another dance?"

"I'll give you the very next, Mr. Farquharson," said Delia, with much presence of mind. She rose and, the gratified youth chatting gaily on one side, Keith very silent on the other, walked slowly back to the hall.

CHAPTER VI

Two days after the dance Lady Dunlop arranged for a picnic on the Eagle's Head, a finely wooded hill of about five thousand feet, situated close to the lake shore, several miles distant from Lakeville. The morning of the excursion broke clear and bright—treacherously so to the British eye accustomed to see brilliant early sunshine dissolve in rain, but to the Canadian, who can depend on his weather, a day of perfect promise. The party of about a dozen guests assembled in good time on the Lakeville wharf, where a couple of launches were waiting to take them down the lake.

Lady Dunlop's *Arrow* gleamed and flashed in the sun, while MacClurg, very smart in his boating livery, bustled about her small deck, ordering round a subordinate boy with the air of a marine oracle. The boat was second only to his horses in the coachman's affections; she was kept in perfect order; her gear shone with dazzling brightness.

Several of the guests took their places in the *Arrow*, while the others followed in Mr. Farquharson's launch, which was a smaller boat; Miss Fisher, the Morgans, Miss Chichester and Ramsay were among the first party with Lady Dunlop.

Keith and Delia had not met since the dance, except for a casual encounter by the lake when she was riding with Mr. Irons, who still continued his lessons, though he now pronounced her a good horsewoman. They passed Keith at a smart canter, so that he had no

chance for more than a smile and nod to Delia. He stopped to admire her graceful figure and firm seat in the saddle as she rode on, reflecting bitterly that he was too poor to keep a suitable horse to go out with her. For a short space of time he felt desperately jealous of Irons; then, remembering the previous evening, he was ashamed of it, and fixed his thoughts on the next day, when, at the picnic, he hoped to get some time alone with her.

The party on the *Arrow* was enlivened by Miss Fisher, who, despite her nipping tongue, was a general favourite. Her caustic speeches veiled a really kind heart. Lady Dunlop was very fond of her, and in former times had attempted some amiable match-making on her behalf—endeavours promptly brought to naught by their ungrateful object.

Miss Fisher openly announced her determination to remain single. She cherished her independence; it gradually became an established article of belief among her friends that marriage would spoil Harriet, so they left her alone. Eligible men of her own age appeared to share this opinion, though in general they enjoyed her society.

She was usually a thorn in the side of Mr. Morgan—who did not understand her—a fat, good-natured man, inclined for sleep at all seasons and peace at any price. This morning, however, she was engaged in a gossip with Lady Dunlop, thereby affording Mr. Morgan a period of quiet and giving him false hopes of a slumbrous day. He had composed himself with his paper in a comfortable corner by his wife, who was placidly knitting.

Keith and Delia were left together, but personal talk was impossible, for the eye of Miss Fisher was upon them.

"That's a pretty pair," she remarked in semi-audible tones to Lady Dunlop. "Fine fellow, Keith Ramsay; great favourite of mine, as you know. Handsome girl, too, that protégée of yours; not good enough for him, though; they never are, the minxes."

"My dear Harriet!" expostulated her friend. "You go rather fast, surely. They hardly know each other. Besides, they'll hear you; your voice carries."

"Won't hurt 'em. Bless my soul, Agnes, you must be a goose if you expect young people to take a year to reach the philandering stage. Guess they've got there. Thank Heaven, I'm at least twenty-five years beyond that ridiculous period. The most sensible person behaves like a fool while it's on, and it plays the deuce with one's appetite."

Lady Dunlop found it impossible to imagine her strong-minded friend sentimental at any stage of existence, and sat in amused silence. Miss Fisher's crisp tones had been distinctly heard by Keith; he glanced at Delia, but her clear-cut features were perfectly composed.

"What a very picturesque house!" she exclaimed just then, pointing to a wooden villa placed high on the opposite cliff. The surroundings were of romantic loveliness, and the house was situated so as to gain the whole advantage of its position. Behind it the ground rose thick with silver birch, while in front its wide gallery projected until it nearly overhung the water, which could be seen sparkling and flashing through the leafy boughs of trees far below. Just at this point the lake narrowed and the great Eagle's Head towered above, casting black shadows across its sunlit surface and covering all with tragic grandeur.

"Oh, that's the Robertsons' summer house, the Eagle's Nest," explained Keith. "You've met Mr.

Robertson at Lady Dunlop's—Minister of Agriculture—awfully good man too. They were to join us here, I believe. Ah, there they are, on the gallery with Lindsay."

The Robertsons, who were breakfasting, now perceived and hailed the approaching boats.

"Aren't you going to join us?" cried Lady Dunlop, when the *Arrow* drew in below the cliff.

"So sorry," replied Mrs. Robertson, "but we've just had word that the Murrays are coming to lunch; as they're leaving for Europe in two days we can't possibly put them off. I'm afraid we can't come; Tom has been swearing dreadfully about it."

"Oh, come now, Mary," expostulated the Minister of Agriculture.

But his wife ignored him, and continued—

"There's nothing to hinder Lindsay's going now, of course. We'll turn up later, if our guests depart in time, and bring you all back to tea. You'll be tired to death of picnicking by then."

The invitation was accepted. Lindsay took his place in the boat; amid general good-byes the two launches moved smoothly across to the landing-stage at the base of the mountain.

"Pretty girl, Lady Dunlop's companion, eh?" remarked Mrs. Robertson as she and her husband returned to their interrupted breakfast.

"Devilish pretty!" he agreed. "Have you another cup of coffee, my dear? This is cold."

In a short time the members of the picnic-party had landed and were ascending the first slopes of the Eagle's Head. The younger people had decided to climb as high as time permitted, while their elders intended to find a pretty spot for luncheon, and enjoy themselves by roaming in a less strenuous manner.

"Aren't you going to climb, Miss Fisher?" inquired Mr. Morgan somewhat anxiously, when MacClurg had set the luncheon-baskets down in a pleasant nook and the climbers were moving off.

"Heaven forbid!" cried Miss Fisher, suddenly sitting flat on the ground. "It's going to be frightfully hot later on. But I *might* make an effort with any one who would assist me," she added, after a moment's reflection. "Do you feel like volunteering, Mr. Morgan?"

"I think not," rejoined that gentleman hastily. "It is so very hot, as you say, and I am so very—er—as I might express it——"

"Weighty, eh? Very well, we won't think of it. After all, it's much more delightful sitting here!"

"You certainly look absolutely content at present, Miss Fisher," said Mr. Farquharson, settling himself at ease on the grass beside her.

"I've everything to make me so just now."

"Is that admission any way in the nature of a compliment?"

"Bless and save the man! I never paid compliments, and shan't begin at my age! If you can make 'em up out of what I say, you're welcome, but you'll have to be pretty 'cute about it, too!"

Mr. Farquharson laughed good-naturedly, and Lady Dunlop said—

"I also feel too content to move, or too lazy, but I suppose we must make some show of energy, or those young folks will simply deride us when they come back! I think that will do, MacClurg," she added to the coachman, who still lingered. "It's no use unpacking yet awhile. We must do that for ourselves when we are sufficiently hungry." MacClurg touched his cap and strode off down the hill.

"Dry chip, your man, Lady Dunlop," remarked Mr. Farquharson.

"Very dry; obstinate, too, when he likes. But he's a thoroughly good fellow; I shouldn't care to lose him after all these years, and he knows it."

"I'm always scared of faithful old servants," said Miss Fisher. "They are so masterful and managing. If I had one, I should lose all my will-power."

"Eh? What?" exclaimed Mr. Morgan in tones of mingled hope and incredulity.

Miss Fisher favoured him with a scathing glance.

"Well, we couldn't have found a prettier place for lunch anyhow, I'm sure," put in comfortable Mrs. Farquharson. "What a lovely view!"

"Perfect, isn't it? Suppose we rest here awhile and enjoy it?"

This proposal was readily agreed to, for they all felt somewhat lazy; the cool shade was very refreshing, the prospect beyond indeed beautiful. Far away, great mountains rose dimly; nearer lay the lesser hills, and in the blue lake a little island showed green as emerald amid the brightness.

Even Mr. Morgan was roused to something like enthusiasm by the scene; his wife forgot the mosquitoes, subsided into a purring state of content and produced her knitting.

"Mrs. Morgan!" shrieked Miss Fisher. "How can you knit? Here, with all THIS to feast your eyes on?"

"My dear, I can always knit. It is very soothing; I can knit and admire the scenery simultaneously."

"Good heavens!" groaned Harriet Fisher; "admire the scenery, indeed! You're lost if you merely admire. Let it soak into you, absorb, penetrate you, body and soul!"

Little Mrs. Morgan smiled and was about to reply, when her serenity was rudely broken.

"Oh!" she cried, springing up suddenly, "the mosquitoes have attacked me! I shall be eaten by inches!"

"I'm not afraid of them!" remarked Miss Fisher placidly. "They never bite *me*."

"Such insects," said Mr. Morgan, with an air of imparting general information, "have, I believe, a certain preference in victims. Perhaps the naturally soft or—er——ah! youthful epidermis——"

"Humph!" cut in the spinster; "I don't need to be reminded that I am old and tough."

"My dear Miss Fisher, the—er—idea never occurred to me. I—ah—that is, I was merely generalizing."

"A dangerous exercise, and not to be indulged in without precaution, Mr. Morgan."

"I propose," said Mr. Farquharson, "that while we're resting Lady Dunlop reads aloud to us, as she has been kind enough to do before. I fancy there is something interesting in her work-bag."

"I'll bet it's not that venerable piece of embroidery which has been gradually getting gray all winter, anyhow. Come, Agnes, what is it?"

"I plead guilty, Harriet. It's *not* the embroidery," confessed Lady Dunlop smilingly, producing a dainty pocket Wordsworth.

"The respectable donkey!" exclaimed Miss Fisher. "I refer to the poet, dear people, and it's a quotation."

"Well, respectable or not, just listen, and then call him a donkey if you can."

Opening at *The Prelude*, Lady Dunlop read the lines beginning—

Wisdom and Spirit of the Universe,

"Grand, indeed," pronounced Mr. Farquharson when

she ceased, while his wife and Mrs. Morgan exclaimed with adjectives of appreciation. Miss Fisher was silent.

"It's magnificent," she said, after a pause, "but it doesn't seem quite to fit in here. Flat heresy to say it, no doubt, but I believe I'm right. Do you remember reading that same passage to me, Agnes, last year at the Lakes? Wordsworth is better on his native fells than in Canada."

"Perhaps so," agreed her friend. "But what have we got instead?"

"Ah, there you're right," interposed Farquharson. "When we've raised a Canadian poet who'll write as finely of our mountains we may leave Wordsworth to his fells."

"Every country should have its own poets, artists and musicians. No alien can truthfully express the life and art of another people," maintained Miss Fisher, who, for the sake of contradiction, could be as obstinately patriotic as MacClurg himself.

"Right enough; but you've got to give 'em time to grow. Aren't you going to read us something more, Lady Dunlop?"

"Perhaps a short bit, if nobody is bored?"

There was a general disclaimer as to such a possibility, and she read on. While the well-modulated voice rose and fell Mr. Morgan lost himself in a gentle doze; when it ceased he sat up with surprising suddenness.

"Nice, refreshing snooze, Mr. Morgan," remarked Harriet Fisher sympathetically. "Getting up so early makes one sleepy; I could almost have snored myself."

"Ah—er—very fine," murmured that gentleman, incoherently referring to the reading.

"Hadn't we better be moving?" said Lady Dunlop, as she closed her book.

"But should not some one remain in charge of the luncheon?" asked Mrs. Morgan, who, notwithstanding mosquitoes, had a strong desire to stay where she was. "I would really rather rest here."

"And so would I," agreed Mrs. Farquharson.

Mr. Morgan would fain have echoed his wife's preference, but a satirical glance from Miss Fisher deterred him. He rose reluctantly from his comfortable posture and walked on with the others.

Meanwhile the younger people had been climbing vigorously. The ascent, though not very difficult, was hot and tiring; there was not much opportunity for sustained conversation. Keith had hoped that he might get a little private talk with Delia, but this he found impossible.

They all kept well together going up; he thought she tried to avoid being alone with him. She was distinctly responsive to the attentions of young Farquharson, who, somehow, managed to monopolize her on the way down. Ramsay devoted himself to the deserted Betty, but his thoughts were elsewhere. He found himself making random answers to the chatter which she kept up bravely, for she was very angry with Alan Farquharson.

The afternoon was wearing on when they joined the others below. The hungry climbers, who had only eaten some sandwiches, quickly dispatched a belated lunch; after a prolonged rest every one was ready to start.

Mr. Robertson had come across from the Eagle's Nest to renew his wife's invitation to tea, and the elder ladies were beginning to think gratefully of that refreshment. Mrs. Morgan had turned the heel of her stocking and was eager to be off.

They were all near the landing-stage, when Miss

Chichester discovered that she had lost a brooch from her blouse collar.

"It was my mother's," she explained. "I fear I must go back and look for it."

Keith immediately volunteered to accompany her, and everybody indulged in speculations as to where it could have been dropped.

"It can't be far back," said Delia; "I feel sure I had it on just before lunch."

"Well, you may find it between here and where we lunched, dear," said Lady Dunlop. "Two pairs of eyes are better than one."

"If they're employed in looking for the brooch," murmured Miss Fisher sceptically. "It'll be like hunting for a needle in a bundle of hay," she added aloud.

"How stupid of me!" groaned Delia. "I shall hinder every one now."

"Not necessarily," replied Lady Dunlop. "You two can come across in Mr. Robertson's canoe; we'll take him home in the launch."

"Ah, Agnes, you make a sad chaperon," deplored Harriet Fisher, when the two young people had turned to climb the hill again. "Very convenient, dropping the brooch like that. Girls are up to all these tricks—especially the pretty ones. Don't tell me!"

Keith and Delia mounted the hill slowly, their eyes bent on the ground; he mentally thanking Providence for this opportunity of speaking to her alone, she both glad and sorry that chance had brought about what she had all day tried to avoid. She knew that she had already gone too far, perhaps, to turn back, and yet she shrank from becoming definitely engaged to Ramsay—a step which would utterly destroy all prospect of a good position in life for both of them.

Her hesitation seemed to her as much for his sake as her own. What advancement could he make engaged or married to a penniless girl? It was so pleasant to go on as they were; though she did not wish to bind herself by an engagement, she hated the idea of his being free to love another girl. He was far too attractive to be given up without a pang.

"There it is!" exclaimed Keith, suddenly stooping to pick up the lost trinket from where it lay shining among the dried grass-blades.

Delia received it with delighted thanks; she tried to fasten it in her collar without success; the hook was bent and the pin would not fit.

"Let me do that for you," begged Keith.

He pressed the yielding gold into shape and fastened the brooch for her, seeming wholly intent on mastering the refractory pin. But his fingers trembled when they touched her throat; before she could thank him he had drawn her towards him with passionate words.

For a brief space Delia's worldly prudence went to the winds. She knew quite well now that she loved him; all other feelings and desires were blotted out. But in a few moments they came crowding back and played the devil. She wanted her young, handsome lover; she also wanted wealth and a position in life which he would never be able to give her. She moved away from him, her eyes hard and bright as she exclaimed—

"I do love you, Keith, because I can't help it; but love isn't all that matters in the world; we might both tire of it and each other in a cottage! I have seen a good deal of genteel poverty; how I hate it! It's not living; it's just existence! Romance would soon go in the struggle; I can't risk it either for you or myself."

But her first words outweighed all the others for Ramsay.

"I shall not give you up since you own that you love me, Delia," he said resolutely. "Don't you see, dearest, that nothing can spoil things for me to-day? I am ready to wait; I shall win in the end."

She dared not glance up at him again, he looked so handsome and determined; she was very near giving in. The tears sprang to her eyes, but she brushed them away with an impatient gesture, as she said in a matter-of-fact tone—

"Had we not better go down? The others will wonder where we are."

They descended the hill at an exhilarating pace, while Delia's spirits rose. After all, her future was not quite decided. She had spoken, but Keith would not take her refusal. He was not entirely given up, and yet she had not bound herself by a promise. Were they not in much the same position as before? Well, perhaps not exactly.

They found Mr. Robertson's canoe moored to the pier, and rocking peacefully to and fro on the water. Keith brought her up close and helped Delia in. She seated herself with her back towards him, taking up one of the paddles. Although a novice at paddling, she made some passable strokes under his direction; they were soon well out from the pier.

"Am I improving?" she asked, smiling back at him.

He was about to answer, but just then she slipped her paddle, and instinctively leant over the boat's side to catch it.

"Don't do that!" shouted Ramsay; but he was too late. The sudden movement had overbalanced them; in another second they were both struggling in the

water, partially underneath the upturned boat. Keith seized Delia by her clothing, and, clearing the canoe with a desperate effort, struck out as best he could.

"Don't touch me!" he gasped, when he had got his breath. "Don't cling! Keep your head up."

With great difficulty she obeyed and kept her hands off him. Keith was a powerful, practised swimmer; though hampered by Delia's weight, his clothes and shoes, he began to make his way back to land. Knowing this part of the lake to be dangerously deep, on account of a precipitous drop in the shore near the water's edge, he fought fiercely towards the shallower reaches. The moments seemed an eternity of terrible effort, of endurance, until he struck his feet against the sand, and knew that they were safe.

A second later both stood upright, dripping and panting, on the little beach. They looked back at the water from which they had escaped, then turned to each other. Delia's long black hair hung streaming down her shoulders; her face was deadly white. With a quick movement Ramsay caught her as she swayed. She burst into hysterical tears and clung to him, shaken by a passion of sobs. He held her closely, kissing her wet hair, while she hid her face, struggling for self-control.

"Oh, Keith," she panted between her sobs, "you have saved my life! How can I ever do enough for you? I will promise anything you wish."

The young man's face flushed, but he was too generous to take her at advantage in such a moment. He held her gently from him as he said—

"It was easy to fight for *your* life, Delia. Besides, I'm as much at home in the water as a fish; and you mustn't stand here in your wet things, anyhow."

Even romantic feeling cannot prevent thoroughly

drenched people from being conscious of their state; also the practical question of getting across the lake had to be considered. The canoe was now far out in the water, bobbing helplessly about, irritatingly useless to them.

Ramsay scanned the opposite shore, and, putting his fingers in his mouth, gave forth an ear-splitting whistle. It roused MacClurg, who was on the *Arrow* stowing away luncheon-baskets with the day's catch of fish. At once perceiving the upturned canoe and the gesticulating figure on the opposite beach, he understood. Loosening a boat, he made his way across with strong, rapid strokes.

"My land alive!" he exclaimed, as he sprang out and beached his boat. "Ye don't go t' say ye've turned topsy-turvy."

"That's so," said Keith; "and we want to get dry as soon as possible."

"Well, I'm durned!" announced MacClurg, with conviction. "Jump in right here, miss."

He helped Delia into the boat. She was still trembling, and glanced at the water with a shudder.

"'Tain't pleasant, that kind o' 'mersion," remarked the coachman sympathetically. "Guess you'd feel spryer for a drop o' sperrit." He pulled at the oars with a will, Keith took the other pair; in a few minutes they landed at the Eagle's Nest.

Mrs. Robertson, who had been showing her visitors the gardens, was just beginning to make tea on the gallery, when Keith and Delia appeared. The dripping pair were overwhelmed with exclamations and questions, but their hostess, being a practical woman, seized Delia and bore her off to find dry garments, while Mr. Robertson did likewise by Keith.

"Gaping at each other, I suppose, instead of mind-

ing the canoe," remarked Miss Fisher, as they disappeared. "I thank my stars I can paddle my own."

The moon had risen that evening when the launches put in at the Lakeville pier. Every one was tired; even the chatter of the Dunlop girls seemed exhausted, while during the passage up the lake Harriet Fisher had actually dozed. When good-nights were said, however, every one declared that the day had been delightful, a verdict with which Keith and Delia, despite their accident, thoroughly agreed. The latter was hurried off to bed by Lady Dunlop as soon as they reached Hilltop, but she sat for some time in her room, brushing her hair—rendered still more lustrous by its wetting of the afternoon—and thinking over the day, with a strange return of her former irresolution.

"It was splendid of him!" she said aloud, gazing critically at her reflection in the mirror. "How fine and strong he looked as he stood drenched and breathless. I could have given myself to him then for ever and ever! I can't help loving him, but I wish I didn't! It will ruin the future for both of us. Lady Dunlop has so often said that Keith must marry a girl with money. As for myself—it's most difficult to know what to do."

And she retired to bed in considerable perplexity.

CHAPTER VII

FOR some days after their adventure on Lake Abegweit Keith Ramsay did not see Delia. She had caught cold and was suffering from the shock of her accident; Lady Dunlop had insisted that she should keep quiet in her room for a day or two. When Keith called to inquire she was not downstairs, but she sent him a little note full of gratitude.

Lady Dunlop looked at him rather curiously as she gave him the letter. Keith observed her manner, and longed to make a *confidante* of her, but he wanted first to be sure that Delia deliberately meant what she had said in a moment of hysterical excitement. Her note did not satisfy him on this point; he decided to wait until he could see her.

When he had gone Lady Dunlop sat for some time in deep thought. It was at last apparent to her that young Ramsay had fallen in love with her companion, and she began to think it more than likely that his affection was returned. In many ways she could have desired nothing better for them. Both had the advantages of youth, health and good looks, but unfortunately both were penniless. Delia's position might well be described as such, while Keith had but a slender income, barely enough for his own needs.

Lady Dunlop saw very clearly the difficulties in the young people's way. She could not be truthfully called a worldly woman, but she was middle-aged, and had lived all her life among society demanding a good

income. She entirely disapproved of their wearing out love and patience in a protracted engagement, or settling down to married life in a tight little flat on the narrow income of a University Lectureship—even should Keith be able to secure one. She was greatly attached to him, and could not bear to think that it might be the end of all his ambitions.

“He ought to do something fine,” she said to herself emphatically. “He is only twenty-six; plenty of time to forget Delia and fall in love with somebody else—some one who can help him. He ought to travel, if it could be managed, to see more of life. As for Delia——” She paused and shook her head. She could not picture Delia patiently making the best of small means, bringing up children, cheerfully suppressing longings for more leisure and society. Lady Dunlop decided not to encourage any romantic love-making; the fact that she was now awake to the situation made her particularly anxious to atone for past blindness.

Following up this new resolution, she did her best to bring Delia and Stephen Irons together. The latter was greatly pleased to receive a note that same afternoon asking him to lunch on the following day—an invitation immediately accepted, in spite of his sister’s objections. His pleasure was even greater when he found that Miss Chichester was sufficiently recovered to ride out with him as usual.

Delia always enjoyed those rides; apart from her delight in the exercise, she had become very much at home with Mr. Irons. She knew instinctively that he liked her—that his abrupt ways hid a shy regard. But she did not in the least guess at the depth and strength of that infatuation which was daily gaining more power

over him. She was, therefore, perfectly at ease in his company, and chatted confidently to this apparently unimpressionable man as if he had been an old friend.

He would ride by her side, listening to her flow of talk, smiling gravely at her ignorance of Canadian history or politics, and showing by his answers that he knew more of such subjects than she had imagined. He was very well-informed on these matters; he could discuss them with sense and judgment. As to his appearance, Delia thought him better-looking than he had seemed to her at first; his face was more expressive; he certainly had fine dark eyes. She saw that there was a change in him, but did not understand the reason.

Onlookers, however, were not so blind; Sarah Irons guessed the truth and became more nipping than usual, when she saw her brother ride off dressed with particular care. Lady Dunlop, aided by her wish that it should be so, was soon thoroughly convinced of it. This, she felt sure, would be a better match for Delia; Stephen was a man of real integrity, with an income which would keep his wife in every comfort. Of course there were drawbacks: his sister to be managed, his craze for living entirely in the country to be overcome; but what could not a beautiful young wife accomplish if she set about it cleverly? Lady Dunlop sincerely hoped that Delia might be brought to see it.

Even Keith, with all his faith in the future, was aware that, notwithstanding nearly twenty years' seniority, Irons might be a formidable rival, and with some bitterness acknowledged the reason. He called again at Hilltop when he knew that Delia was going out as usual, hoping to find her alone. She and Lady

Dunlop were at tea together on the gallery, Betty and Lorraine having gone off for the day.

Keith stayed as long as politeness allowed, and drank more tea than he cared for, but there was no chance for any private talk with Delia. His hostess did not stir from her comfortable chair; he was at length obliged to say good-bye.

Lady Dunlop watched him as he strode rapidly down the avenue.

"There must be something wrong with the world," she exclaimed in a tone of personal grievance, "when a man like Keith has barely enough to keep himself, after all his hard work—certainly no prospect of marrying, even if he wished, for years to come. I *do* hope he will never handicap himself in that way."

Delia did not answer, but the shadow on her face did not escape the keen eye of the elder woman.

They had promised to have tea with Mrs. Ramsay on the next afternoon, and found her with Janet arranging the table in a shady corner of the lawn when they arrived.

"Dear me, how hot it is!" said Lady Dunlop, sinking into a low chair. "Janet, the very sight of you in that pretty muslin is cooling. Do come and talk to me."

Janet smiled as she sat down on the grass by her friend, for, like Keith, she was a favourite of Lady Dunlop's. With her fair hair and clear complexion she made a dainty picture in her simple frock of white and green.

Mrs. Ramsay meanwhile conversed with Miss Chichester, or rather talked to her, for Delia was unusually silent and quite glad to be treated as a listener. She was tired with the heat and feeling

depressed by the state of irresolution which had beset her during the past few days—a mental condition that Lady Dunlop's warning reference to Keith's poverty had not improved.

In her heart Delia agreed with the elder woman's prudent view; hearing it thus plainly stated had roused all her doubts afresh, and helped to silence the love that urged her to risk everything. She was answering Mrs. Ramsay with vague politeness, when she heard her lover's name.

"Keith is very busy with the hay; we're short of hands," Janet was explaining. "It must be broiling work in this heat, too. I guess he'll come up for a cup of tea soon, though. They're down in the home meadow."

Almost as she spoke he came across the lawn towards them, bare-headed and in his shirt-sleeves. He looked handsome and sunburnt, his hair curling over his brow with heat and exercise, his wide-open shirt-collar showing the fine, strong contour of his browned neck and chin. He welcomed the visitors with evident delight, and, throwing his slouch hat on the grass, flung himself down in the cool shade.

"Ah, it's fine here!" he exclaimed, taking a cup of tea from Janet. "More sugar, please, Jenny. Don't think me a beast for letting you wait on me, but I'm fair done by the heat this afternoon; I reckon the City does rather spoil a chap for country work."

"You poor, half-melted boy!" cried his sister, giving him an extra lump of sugar and patting his damp, ruffled hair.

Janet adored her brother; they were the best of friends.

Delia watched the bit of affectionate by-play with a

touch of envy, while Lady Dunlop beamed indulgently as she said—

“Can’t I lend you some one, Keith, since you’re hard up for help to-day? Burroughs can easily be spared from the garden; do let me send him over.”

“Thanks very much, Lady Dunlop; it’s awfully good of you. We’ve another volunteer turning up after tea. Dr. Quinn has threatened to help us.”

“Threatened?” laughed Delia.

“I use the word advisedly,” said Ramsay. “He’d be mortally offended if I refused his help, but I’m thankful he didn’t turn up this afternoon. Metaphysical discussions on the Origin of Evil and tossing hay at the same time are rather too much in this sweltering heat. I might have been tempted to use my pitchfork on Dr. Quinn instead of the hay.”

“What an extraordinary man he must be!” remarked Delia. “As extraordinary as he looks, and that’s saying a great deal.”

“He’s perfectly original,” agreed Lady Dunlop, “and he’s really stuffed with information; but it’s all muddled up in his mind, like the articles in his store.”

“I wish he’d set to and straighten out his mind—and his store also—instead of floundering about in philosophical speculation. He’s a terrible old nuisance when he starts expounding his theories,” said Keith, rising to get another cup of tea.

“Oh, but it would spoil Dr. Quinn to be tidy or commonplace like ordinary people,” put in Janet. “I should weep if I saw him with his hair cut and a civilized hat on his head.”

“And really,” added her mother, “I don’t know what Lakeville would do without him. There’s no

one else on the spot, and he's quite good at minor ailments."

"Blue pill and white magic," laughed Keith. "It's always one or t'other with the old man."

"I don't suppose he made any magic over my garden," said Mrs. Ramsay, "but he put in some things for me this year, and they're growing splendidly."

This reference to the garden aroused Lady Dunlop's interest, and when tea was over she and her hostess went round to have a look at it, leaving the young people together.

Keith set down his cup, and shook his head at Janet as she held the teapot invitingly towards him.

"No, thanks, Jenny; not a fourth cup. Won't you come down to the meadow with me?" he asked, turning to Delia with a look of entreaty difficult to resist.

"I'll catch you up," cried Janet, disappearing into the house with the tea-tray.

With a prudent resolution to avoid all sentiment, Delia walked with Keith down the grassy slope leading to the meadow-land by the lake. The haymakers had gone home to tea; there was no one to be seen. The mead, with its swathes of hay turning bluish-green on the emerald after-grass, stretched fair and sweet-scented to the water's edge.

"Ah, this is lovely!" exclaimed the girl, drawing a deep breath of enjoyment.

"Yes, I reckon it's pretty," he admitted.

She glanced up at him as he walked bare-headed by her side, and thought how fine he looked with the flush of outdoor labour on his face. She herself had a sense of being too town-bred to harmonize with the place. But to Ramsay the familiar picture only served

as a setting for her—the central figure. It was unendurable to go on longer merely admiring the view. He stopped, and caught her hands as he said—

“I’ve been wanting so much to speak to you alone during the last few days, Delia; it seemed as if I should never get a chance! Do you remember what you said when we stood together that afternoon by the lake?”

“I remember,” she replied, drooping her head until he could hardly see her face. “And I meant every word; I couldn’t help it—then. But whatever I may say, does it make things smoother for us? It is clear to every one but you, Keith, that I should spoil your career. I——”

“Delia dearest, do let us forget the bogey of my prospects!” he implored, drawing her towards him. “I am determined to get on, now that I know you love me. If you trust your future to me, I will move everything to make you happy. You shall not repent it.”

It was extremely difficult to be calculating at that moment; she wavered. Their fate trembled in the balance, when suddenly a warning, emphatic cough, repeated close at hand, startled them both. A neighbouring haycock began slowly to upheave and move towards them.

“It’s Dr. Quinn, confound him!” exclaimed Keith, with great heartiness.

It was indeed Dr. Quinn. Finding that the others had not returned, and being very hot, he had settled down comfortably among the hay—so comfortably that he had dozed in the midst of philosophical reflections. Aroused by the sound of voices, he had honourably attempted to give warning of his presence. Shaking

off the clinging remnants of hay, he now came forward, his pitchfork in one hand, his huge straw hat in the other.

"The old story," he remarked, rather short of breath from his scramble in the hay, and bowing to Delia. "If I may mention a similarity which occurs to me—the garden of Eden, a man and a woman."

"A serpent, too, if I remember rightly," growled Keith.

"Ah, yes, to be sure," agreed the doctor quite amiably, his little eyes dancing at the comparison. "Not much after my pattern, though, I reckon. The Origin of Evil; what a subject! I don't know if you've ever reflected on that most absorbing problem, miss—eh?"

"Till I'm sick of it," was the energetic answer.

"I guess that's a pity," he said judicially. "There ain't nothin' like it for the long winter evenings."

Delia shrugged her shoulders. Long winter evenings by the lake, with reflection on original sin as the happiest method of killing time, did not attract her.

"*Paradise Lost*," resumed Dr. Quinn deliberately, sticking his pitchfork into the ground and hanging his hat upon it; "that wonderful pome portrays th' Origin of Evil in a termendjus pers'nality—Satan. I guess he's about the most lifelike o' the hull bilin'—A'mighty and all. As is set forth in this marv'llous passage," he continued, striking an attitude and rolling out in sonorous tones—

High on a throne of royal state—

"He must be stopped somehow," muttered Ramsay desperately, "or we shall have the greater part of *Paradise Lost*. Dr. Quinn," he interposed, "the men

are coming along right now. They won't understand dramatic gesture, and will think you're just drunk."

The doctor stopped in mid-declamation. He was a strict prohibitionist.

"That's so," he agreed, hastily seizing his hat and pitchfork. "Avoid the appearance of evil. S' long, Ramsay; guess you'll be coming on soon, eh?" And, still murmuring the lines of his favourite poem, he moved off somewhat pensively to where the hay-makers had already started their work.

"And I must go, too. Here is Janet coming down," said Keith reluctantly. "Can we meet again soon? When may I call?"

"I will let you know," replied Delia hurriedly. "Good-bye!"

He held her hand tightly for a moment, then Janet came up, and he turned resolutely to his work, prepared also, if needs be, to wrestle with Dr. Quinn and the Origin of Evil.

Long that night Delia Chichester sat on the little gallery outside her bedroom window, looking at Lake Abegweit—cool and still under the moon, shaded by the great sentinel-like hills. There was a peaceful grandeur over all, very different from the turmoil of her thoughts. She was in the distracting position of one who wishes to have her cake and eat it too. In general her plan of life was simplicity itself; she made up her mind as to what she wanted, then did her best to get it. Now her desires pulled almost equally two opposite ways.

The idea of giving up Keith entirely made her miserable. On the other hand, calculating prudence

insisted that she would be even more unhappy in the future if she renounced her social ambitions now. At one moment she made up her mind to refuse to see him and write, putting an end to all between them. At another, the thought of him influenced her so powerfully that almost any course seemed better than definite parting—better even to drift and put off decision a little longer.

Any determination to drift received an unexpected check on the following day. Tea was just over at Hilltop; the Dunlop girls were engaged, with some other young people, in a furious tennis match at the bottom of the lawn. Delia had not joined them, but was reading aloud to Lady Dunlop as they sat in the shade of the big trees, when horse's hoofs were heard coming up the avenue.

Presently Stephen Irons appeared, dismounted, and came towards them. He was looking very well in a new riding suit that became him; he had an air of unusual vitality, a brightness in his eyes, which stole years from his age. He greeted them, explaining that he had come to take Miss Chichester for a ride, if she could be induced to go.

"Do go, dear," urged Lady Dunlop kindly. "You look as if a ride would do you good."

Persuasion, however, was not needed; Delia was wild about riding at any time, and just now greatly in need of distraction. She ran indoors at once to get ready, while Mr. Irons went round to the stable to order her horse.

Lady Dunlop nodded sagely over her work.

"Something will happen, I feel sure," she mused. "If only Delia can be persuaded, it will be far better for her than philandering round with Keith until

they're heartily sick of waiting, and of each other into the bargain."

She longed to speak a word in season, when Delia appeared, before Irons came from the stables, but she resisted the temptation, and merely said—

"Don't hurry back, dear. I've letters to write, and shan't be sorry to be left alone. You've lots of time before dinner, so get a good long ride and make the best of this gorgeous evening."

"Let us take the lake-shore road," said Delia, when, a few minutes later, she and Stephen rode out of the Hilltop grounds.

"It'll be pretty cool at this time of day," he rejoined.

They turned their horses towards Norton and rode slowly up the hill. Reaching a stretch of level road, they gave rein to a gallop.

"That's good!" exclaimed Stephen, when they slackened speed. "And you sat the cob in first-rate style. No hairpins lost now, eh?" He glanced with smiling admiration at the beautiful colour brought to her cheeks by the exercise.

Delia laughed.

"Not one, I believe; I should spend a small fortune in hairpins if I continued to lose them as I did during that first ride. Whose place is that?"

She pointed with her whip to a fair-sized house which nestled among trees so cosily as to be almost hidden by them.

"Well, I guess it's mine," admitted Irons.

"Oh, of course. I've seen it from the water, but I never observed it from this point before; I suppose it faces the lake?"

"That's so."

"It looks very pretty and homelike," she went on, holding in her horse to get a better view.

"You would like a place by the lake?" asked Stephen bluntly, with an eager flash in his keen eyes.

"Rather!" she exclaimed in girlish enthusiasm. "I can think of no more delightful spot for the summer."

"And why not for the winter also?"

She shrugged her shoulders.

"The winter? Why, one would weary of life here then, I imagine. It must be deadly dull."

"Ay," he agreed, "if it's easy to be dull in air that keeps your blood racing, and sun so bright it freckles your skin in January."

"I don't know that freckles in January would be particularly alluring," pouted Delia.

Irons observed her gravely.

"But you could be happy here all summer and perhaps autumn—in fact, for the greater part of the year?" he persisted.

Miss Chichester laughed and considered.

"Well, yes, perhaps I could; that is, with a horse and boat of my own. I should need a good piano, too, plenty of new books, and—oh, lots of other things. You've no idea how many distractions women need to keep them out of mischief. We're worse than babies," she added flippantly.

But Irons was too much in earnest for banter. He was desperately in love, and had made up his mind to win if tenacity and strength of will could do it. He had weighed the difficulties; with characteristic determination he would not reckon on failure.

"Supposing you had all those things," he said

anxiously, "you could endure Lakeville for eight months out of the twelve?"

"Possibly," admitted Delia, surprised at his persistence. "But what does it signify? Shall we ride on?"

Obedient to a touch, the chestnut sprang forward; for some distance they kept a pace that rendered talk impossible. Up hill and down they rode, through scenes of great natural beauty—now on high, open spaces showing lake and mountains; now in the dark shade of thickly wooded valleys. Sometimes the bright glow of the dying sun smote them with a burst of glory; its fervour chastened to soft dusk in leafy places. Delia forgot her difficulties, forgot everything but the keen delight of riding, the magic of the hour. At length reluctantly they turned their horses' heads and started homewards. They had nearly reached the spot where they had paused to look at the Irons homestead, when Stephen's horse made an attempt to turn down a side road.

"Shying?" asked Delia, as her companion, with a muttered imprecation, kept his seat cleverly.

"Not he! Wants to go home, that's it. And I don't see why he shouldn't take it on the way," Irons added, half to himself.

His sister had gone to Vermont for the day; she would not be back until late that night. There would never be a better chance to show Miss Chichester his home. He glanced at his watch; they had ridden fast; there was ample time.

"Won't you ride down to have a look at my place?" he asked. "We can be there in a few minutes. I should so like to show you round."

Delia hesitated. After all, why not? They need

not dismount, and she had a good deal of curiosity as to the Irons household.

"I should like to see your home very much," she said frankly.

Stephen immediately gave his horse the rein; in a few minutes they had reached a courtyard at the back of the house. He whistled sharply; a man came out of the stable and followed them round to the front.

"You will dismount, will you not?" begged Irons. "I must show you my gardens."

It was impossible to make the tour on horseback, so Delia allowed him to help her off, and the servant took their horses.

The gardens were in perfect order, contrasting rather strangely with the uninhabited expression of the house front caused by closed green shutters. The lawn was smooth and well kept; the view from it was very fine; lake and hills had all the charm of being seen from a fresh point; Delia gazed at it with delight, then glanced curiously at the shuttered building.

"It must be a large house," she remarked, not quite knowing what else to say. "Not so big as Hilltop, but quainter."

"Much older, and pretty roomy. Won't you come in?" asked Stephen.

Again she hesitated, having a terror of Miss Irons, with the possibility of a chilly reception.

"I may disturb your sister."

"My sister is away from home to-day."

"Oh," said Delia, divided between her wish to see the house and her wonder whether it would be quite proper to seize so good an opportunity.

Irons stepped to the closed front door and rang the bell. His summons was answered with suspicious

suddenness by Maisie, who had been left in charge. She was already aware of her master's arrival with a young lady, having observed them accurately from the kitchen window. When she flung open the door, her round eyes were very wide indeed with surprise.

"Open the drawing-room and dining-room shutters, Maisie," commanded her master.

Although well-nigh bereft of the power to move by this unusual proceeding, she obeyed; the shut-up rooms were opened to the light of day. The windows were large, with a delightful outlook. Despite shrouded furniture, it was easy to see that the rooms could be made really beautiful. Stephen looked gratified when Delia praised them, but he merely remarked that his sister disliked large rooms, which accounted for the unused condition of the best part of the house.

"Everything is in beautiful order," replied his visitor, feeling that it was necessary to say something polite, but wondering at Miss Irons' extraordinary taste.

"Yes, I suppose it is," he assented.

He might have added that it would be strange if things were *not* in order, considering how much of Sarah's time was spent in dusting and directing the scouring energies of Maisie. The unused apartments had become a kind of fetish to Miss Irons; they were turned out and cleaned with religious regularity. She could not enjoy sitting in the rooms, but she derived considerable satisfaction from the weekly routine that kept them spotless.

As Delia moved about, her fresh voice making unusual music in the silence, she diffused life and brightness through the stiffly arranged rooms—hitherto

associated in Stephen's mind with the very rare horror of a formal tea-party. He watched her, feeling a great desire to see her at home in his house, mistress of it, changing everything by her youth and personality.

"What a charming face!" she exclaimed, pausing before a portrait. It was an enlarged photograph of a woman, still young, with refined, expressive features, abundant hair and dark eyes.

"That is my mother," said Stephen; adding, as Delia instinctively glanced from the picture to his face, "I don't think you'll find much likeness."

"Still, there is a resemblance," she insisted, turning again to the portrait, fascinated by the soft dark eyes. "She must have been a lovable woman."

"Yes; she was a favourite with most people. I wish I could remember more about her, but she died when I was quite young. I've heard Sarah say that she was fond of entertaining; in her time these rooms were pretty well used all summer."

"She lived here?"

"Why, yes; it was for her my father built the house. She loved the lake, summer and winter. Now, you wouldn't care for the winter here?" he concluded, with eager anxiety.

Delia shook her head.

"It's fine, but of course it's long," Irons went on. "My father would have taken my mother to Montreal for a few months every winter—he was crazed to give her all she wanted—but she didn't wish it. She was too fond of this place."

"I don't understand that," said Delia. "To my mind, winter in the City and this for the rest of the year—with perhaps a little travel occasionally—would be just right."

A glow of happiness softened Stephen's resolute features.

"You mean that?" he asked earnestly.

"Of course; almost any one would think so," she replied indifferently.

He moved a step towards her, and something in his expression warned her of what was coming.

"Would you always feel like that?" he demanded almost sternly.

"I suppose so; I—I can't quite tell," stammered Delia, taken aback by his manner. "But what does it matter?" she added lightly.

"Matter? My God!" he broke out hoarsely. "Don't you see that the whole place isn't worth a cent to me if I can't have you as part of it? A little time ago it was everything—it and my business. I was dead satisfied; now the entire show's rotten unless you come along with it. If it was just a bargain, I'd give all I possess to get you, but I guess that isn't the way."

She was silent, partly from sheer surprise.

"I don't know why I should feel like this," he went on, almost as if in wrath at himself. "I never cared a button about any woman before, and now—why, I'd near commit a crime to get you. I know I'm a fool for speaking so; I'm too plain and rough to suit you. If only you could care a bit? But I suppose it isn't possible; you're too young and gay for me."

His voice had vibrated with passion, but it dropped despairingly on the last sentence; his emotion seemed the stronger for the stern restraint of his manner.

Delia trembled as she realized the overmastering power of the man. All her airy grace and lightness

dropped from her. She stood with scarlet cheeks, and answered not a word.

"Will you marry me?" asked Stephen. "I will try to make you happy; I swear it. You shall come first in everything, God's my Judge. Can you give yourself to me?"

The girl clasped her hands tightly, almost with terror; she felt impelled, despite herself, to answer as he wished.

"I don't know what to do," she cried in piteous tones. "What can I say?"

Tears of perplexity rolled slowly down her cheeks; her lips quivered and a sob shook her throat.

Stephen's passion gave way before a man's fear and dislike of weeping.

"Don't cry," he implored, "don't cry; I can't stand that. It's my fault; I have frightened you. Tell me another time. I will wait for your answer."

"Oh yes," she agreed eagerly, drying her tears. "Let us go back to the horses."

They stepped out on the lawn, where the manservant was moving the horses up and down. Irons led the chestnut a few paces away; as he helped Delia to mount he said in a low voice—

"When will you give me your answer? To-morrow?"

She understood that there could be no irresolution now, and replied tremulously—

"To-morrow."

He gave her a look in which entreaty strangely mingled with determination, placed the reins in her hand, and sprang to his own saddle.

"I don't think your ride has done you much good,

Delia," said Lady Dunlop, when they sat alone on the gallery after dinner. The other young people had gone for a moonlit row on the lake. "You're wise not to go on the water, but you seem more than tired, my dear; I might almost say low-spirited."

The girl's cheeks flamed; she toyed nervously with the enamelled pendant at her throat.

"I'm sorry to be dull," she said, after a pause, "but I'm tired and—and—I'm really very much worried, too."

"My dear child," cried her friend kindly, "what can have happened?"

"The unexpected has happened. Mr. Irons has asked me to marry him."

"The unexpected—h'm!" said Lady Dunlop. "My dearest Delia, if I could only think that you—Stephen Irons is one of the worthiest of men."

"No doubt he is, but I don't love him. All the same, I believe he will make me marry him."

"Meaning that perhaps you care more for him than you fancy?"

"No; he has a kind of power over me. I shall do what he wishes in the end, whether I like it or not."

Lady Dunlop stared at her young companion. No girl would be forced into a marriage by mere power of will; Delia's attitude was simply puzzling to her, if it did not indicate some personal inclination—an inclination which should be fostered and strengthened if possible.

"Ah, you will feel differently, my dear girl, when you know him better," she prophesied, with an air of wisdom. "Such a situation is often rather harassing at first, on account of its strangeness. But when you realize his sterling value! I'm convinced that Stephen Irons has never wasted any romantic feeling; you

would have it all, and a woman soon returns a good man's whole-hearted devotion. Also," she continued, warming to her subject, "of course it would be wrong to put money first, but if you can care for him, I certainly think it ought to count. He has all the means to make you happy from a worldly point of view; I don't want to influence you unduly on that score, but it has to be thought of. People can't marry on nothing, or if they do, it is criminal. When a man, personally presentable, healthy, of irreproachable character and independent fortune, offers himself, he should not be declined without much reflection."

"Of course, I know I can't afford to refuse a well-to-do man," returned Delia bitterly, in answer to this time-honoured wisdom.

"There is nothing to be ashamed of in that, dear; girls can't always choose. It is a great thing that Stephen Irons is not only well-to-do, but a man of worth and devotedly in love with you. Depend upon it, you will soon care for him in return. Romantic attachments, so-called, are by no means the best foundation for married happiness. A quiet, steady affection, mutual respect, count more than passionate feeling in the long run."

Lady Dunlop, unaware that she had contradicted herself, paused to let her words take effect.

Delia heard them vaguely. Her face was turned to the darkening waters of Abegweit; she lived again through those moments of terror, gratitude and love which had made a bond between her and Keith for ever. She thought of the blow she must deal him if she followed her friend's advice; and she looked so pale that the latter said—

"My dear Delia, you are too tired to discuss this matter further to-night. Go to bed; we will talk it

over quietly in the morning. Don't lie awake thinking; try and sleep."

Good advice, but not easy to follow! For hours Delia lay awake, turning restlessly on her pillow. She saw now that it was impossible to drift; she must become definitely engaged to Keith, or give him up entirely. She imagined herself settling down to a long-drawn-out engagement. Meantime she would have to earn her own living; there might not always be Lady Dunlop to shelter with. And how could she be sure that Keith's love was of the enduring kind?

Certainly she was young and pretty, but youth flies and beauty disappears. In the exaggerated visions of the night, she saw herself a middle-aged spinster, reduced to meekness by necessity and exacting employers. Vividly she realized the insipidity of such a life as she might be forced to lead—the daily pandering to feminine egotism, the vapid novels, the inevitable poodle, the regulation walks, the depressing mapped-out existence extending from year to year as age crept on, while individuality was blotted out. Was it something of this kind that Lady Dunlop feared for her in the future? Perhaps her wise friend was right, after all; she must mate with the independent fortune, and make a sober liking take the place of love.

Delia bent her mind to this view, trying to magnify its advantages. Stephen Irons was certainly very much in love with her. As his wife she would be absolute mistress of her actions; with a rich, indulgent husband life might be more than tolerable, even without romance. She put all thoughts of Keith resolutely aside, and, breathing a sigh that sprang from the relief of definite decision, at length fell asleep.

CHAPTER VIII

A FEW evenings later some animated discussion took place on the gallery in front of Miss Collins' store. Any spare time after the six o'clock high tea was usually spent in refreshing gossip by those who were too middle-aged or too inert to prefer a row on the lake. Miss Libby's "gall'ry" was spacious, with accommodation for a number of rocking-chairs; when there were not enough of these, visitors sat on the floor and steps.

Dr. Quinn's gallery was also hospitably open to guests, but its incidental comforts were much inferior to Miss Libby's. There were only a couple of "rockers," the rhythmic motion of which was often checked by contact with piles of earthenware and saucepans, or by hammocks and jean suits that depended from the roof, flapping irritatingly in the occupant's face.

The doctor and a couple of cronies might often be seen sitting in their shirt-sleeves among the crockery, but the general public resorted to Miss Collins, whose caustic comments added relish to the gossip she collected and dispensed. Occasionally Dr. Quinn with his guests, impelled by a thirst for news, would desert their posts amid pots and pans to join the group opposite. At such times Miss Libby was especially tart, sharpening her tongue on Dr. Quinn, and causing him to flounder ponderously in his attempts to be polite.

The Lakeville people firmly believed that the skirmishes between those worthies would end in "the

joining of hearts and housekeeping." This idea was contemptuously scouted by Miss Collins; when village gossips frankly suggested it, she expressed her opinion of the doctor's incapacity for business in one word: "shiffless." His books and "notions" she considered entirely unprofitable and vain. Nevertheless she reckoned it her peculiar right to torment him; any feminine interference with that vested interest would have been sharply resented.

On this particular evening Miss Libby's reception was unusually large. The events of the past few days had somehow got abroad. Part of the truth was known, and there was a good deal of speculation about what was not known. In an isolated village like Lakeville, even the doings of such transitory beings as summer visitors were deeply interesting to the resident population; any information regarding them was always a welcome addition to local topics.

Among the choice spirits gathered together on the gallery were Lady Dunlop's butler and coachman—Howitt heavily established in a rocker, while MacClurg sat smoking on the steps. He had just given a sketchy recital of Miss Chichester's rescue from drowning by young Ramsay. As Dr. Quinn joined the group the incident was being fully discussed.

"I call it fine!" exclaimed a young lady help from one of the boarding-houses. "My! I'd marry the man who'd saved me right away—that's if he asked me."

"Always set on gettin' hitched up, you gels," snorted Miss Collins. "I ain't so pertickler keen on it myself. Jes' hand me that hank o' wool, Cora; I guess my fingers 'll keep pace with my tongue, anyhow. Ain't you never goin' to set down, Dr. Quinn? There's no more rockers, but I judge you'll do fine 'pon the stairs."

"He that humbleth himself——" began the doctor ponderously; but actual experiment contradicted the unfinished quotation, for, humbling himself rather more than he had intended, the village oracle lost his balance and fell into the arms of MacClurg.

"Hold on, doctor!" exclaimed that person, receiving the bulky form and dexterously rescuing his pipe at the same time. "Hold on! You ain't bin takin' anything strong, eh?"

"Nothing stronger than very strong tea in this case, my excellent friend; but pride goeth before a fall," said Dr. Quinn, rolling on to the step he had intended to occupy. "If I've broken any bones, I shall be happy to set 'em."

"You ain't broke mine, or I shouldn't have bin so civil," retorted MacClurg.

"Lord sakes!" ejaculated Miss Libby. "Don't talk o' breaking bones here! I wouldn't admire to see folks strapped to my broom-handles, nor umbrellas neither."

The last remark bore reference to Dr. Quinn's habit of bandaging a fractured limb to the most handy substitute for splints.

"The best settin' I ever did," he murmured in reverie, "was a leg, and strapped to a tent umbreller."

"You're an 'eavy man to fall, Mr.—er—Dr. Quinn," said Howitt, hesitating over the medical prefix, which he had been accustomed to connect with a carriage and liveried coachman. He found himself unable to use it easily in addressing a man who wore no collar and kept a shop.

"Comin' on ter two hundred and forty pounds," was the prompt reply; "that's my weight, sir, but I'll bet you're heavier."

"I can't say 'ow 'eavy I am," stated the butler

solemnly, "not being in the 'abit of weighing, without there is a machine on the premises. I ain't given to making a hexhibition of myself at railway stations."

"Might send the trains off the track," growled MacClurg.

Howitt turned on him a penetrating eye.

"I don't see the point o' that remark——" he began, when Dr. Quinn interposed with a view to peace,

"My dear Mr. Howitt, our friend MacClurg is merely indulging in his peculiar style of wit. He must let off a little now and then; it relieves him; if it stings a bit, I prescribe moral molasses, or——"

"Now don't you go givin' none o' your nasty prescriptions, Dr. Quinn!" exclaimed Miss Collins. "Folks is sick enough without; we don't want no upsettin' of digestions at this time o' night."

"I was referring to the moral inside, ma'am," explained the doctor. "Nobody need be skeered o' that."

"Well, I guess we ain't here to talk of anybody's inside," retorted Miss Libby. "Ain't there a nice, 'cute bit o' news goin'? I'm dead sick of hearing nothing from morning to night in this one-place."

"Man's internal arrangements," mused Dr. Quinn, unheeding, "are a constant source of wonder and delight."

"Not when they be out of order," snapped the spinster.

"'Tis hegstraordinary, though, how they all keep goin'," said Howitt, setting down his empty glass with a satisfied sigh. "I never eats nor drinks but I think of it. There's the 'eart and the lungs and the liver all mixed up, as you might say, yet all mindin' their own business. The circoolation o' the blood, too. Talk o' miracles!"

"Ah!" breathed the doctor, "the circulation of the blood in relation to the organs. Do you understand, sir, its intricate course? I could demonstrate on this paper, if only I had a red pencil——"

"Shucks, Dr. Quinn," interrupted Miss Collins, "you make me feel real sick! I'd a sight sooner take a dose o' something strong and have done with it. Come, Mr. MacClurg, you're in the way of hearing news; ain't there anything happened up to Hilltop that 'd freshen us up to listen to?"

"Waal," replied the coachman, knocking the ashes out of his pipe and refilling it, "I kind o' heard something that ain't gin'rally known, I s'pose. 'Pears that Stephen Irons is goin' t' trot in double harness."

There were various exclamations of incredulity and surprise.

"I may remark," corroborated Howitt, with dignity, "that I heerd it likewise."

"My!" gasped Miss Collins. "Ain't that a piece o' news! Not that I can take it for gospel truth straight off. His sister 'll be real mad and dead set against it, for certain. She's a terr', is Sarah Irons. But who the land is Stephen goin' to marry?"

"I heerd," resumed the butler impressively, "that it's to be the young pusson who is at present companion to 'er ladyship."

"That's so," confirmed MacClurg.

"Sakes alive!" cried the postmistress. "A young gel like that? Sarah's tongue 'll take the skin off her; Stephen is a fool! If he'd got s... on somebody more his own age, who'd ha' stood up to his sister, there'd bin a speck o' sense in it. But it's no good expecting gumption from a man!"

"Ma'am!" expostulated Dr. Quinn.

"It's Bible truth; you are a poor lot," Miss Collins

retorted. "And don't you go and make a greater fool o' yourself than you are a'ready, Dr. Quinn."

"Such is not my intention at present——" began that worthy.

"Because it ain't possible, I s'pose?" she cut in.

"Not my intention at present, Miss Collins, but when I do——"

"When you do, for mercy's sake git a new hat and cut your hair! Any woman 'ud take the shears to it, if she warn't too skeered to come nigh ye."

"I hope, ma'am, that I am capable of cutting my own hair, without assistance from any female."

"Not at the back. You ain't never got round to the back, Dr. Quinn, not in my time. Jes' take a hand-glass and have a spy at it when you git home."

"I do not possess such an aid to feminine vanity, Miss Collins."

"Better you did," returned his tormentor. "But there, I reckon it's aw' right. We ain't used to see you monkeyin' round wi' mirrors and such, eh? About Stephen Irons and Miss What-d'ye-call-her; I ain't s'prised she's took him, for he's a fine preserved man and stiff with dollars, but I kind o' thought she and Keith Ramsay were pretty thick. A nice 'cute young couple they'd have made, too. He's a fine, handsome chap, and there's no denyin' she's a smart-ish gel, with all that curly hair. I s'pose it's her own; she don't put it in papers, eh?"

"That I can't swear to," said MacClurg.

"Well, she's a fine gel, anyhow," pursued Miss Collins, "but she ain't pertickler trig. She don't keep that hair tidy, and I guess she don't make her own waists. Too much colour for my taste; reckon it's natural, though; she don't paint, eh?"

"Look 'ere, ma'am," put in Howitt, taking up the

cudgels for his country-woman, "I ain't wot you might call a lady's man myself, though I've been thought a fine figure by the sect. But, with all respect to you, ma'am—and there's a sight o' pretty gals in Canada; perhaps more so 'ere than in the City, where the females hev'n't much skin to speak of—you ain't accustomed, ma'am, to the booty of the English complexion. Miss Chichester's colour is the nat'ral British bloom; it ain't paint, by gad, it ain't paint!"

After this unusual display of energy he took a fresh supply of iced lemonade and mopped his brow.

"It don't matter, anyhow," remarked his hostess. "Seems she ain't goin' to have young Ramsay, and I s'pose it's the dollars, eh?"

"Waal, you're bound ter git dollars somehow, I judge," yawned MacClurg, rising and stretching his long limbs, "or you don't make much headway; and I dunno how folks are goin' to rear a hull lot o' brats without 'em."

"Ugh!" shuddered Miss Collins. "Terr'ble plain spoke you are, Mr. MacClurg; I'd a sight sooner make my few dollars out o' my store than be a slave to any man for 'em."

"A very fine, independent spirit, my dear Miss Libby," interposed Dr. Quinn; "but isn't slave a pretty strong word? Protection, rather, for the gentler sex; the ivy and the oak, you know."

"Guess I'll manage. I ain't goin' to start clingin' round anybody's oak, not if I know it."

"Sure, I wouldn't admire to be the oak," murmured the coachman in judiciously suppressed tones, as he turned to go. "Good-night, Miss Coll'ns! S' long, doctor. You'll get some ivy to cling one o' these days."

"That's so; all things come to him who waits. In

the meantime it is something to be the stalwart oak unshaken by the blasts of heaven——”

“You got any more brown 'namelled sasspans on your gall'ry, Dr. Quinn?” interrupted Miss Libby sharply. “I'm clean out of 'em.”

“Half-a-dozen, and at your service, Miss Collins.”

“Reckon you can send a couple across, and thank you. I'll settle for 'em right now.”

She wound the last few strands from her hank of wool, and remarking that there was “nothin' more to stay settin' on the gall'ry for,” whisked into her store to get the money for the saucepans.

Roused by this very plain hint, Howitt drank the remaining contents of his glass and moved off with slow dignity.

“Well, it beats me how any girl can take Mr. Irons instead o' Keith Ramsay; he's the 'cutest chap and awful good-looking. I guess she's real foolish,” said the boarding-house help, when she and Dr. Quinn were left alone on the gallery.

“Ah, my dear miss, who can explain the workings of the female mind? The 'tarnal feminine, at once a torture and a joy to puzzled man.

*O Woman, in our hours of ease,
Uncertain, coy and——”*

“My stars! Dr. Quinn, you make me tired!” snapped Miss Libby, as she reappeared and banged a dollar-bill down on the work-table. “Coy, indeed! We ain't got no time for philanderin' round now-a-days, if that's what you mean. There's the money for your sasspans; don't go and send me a bill for 'em come the fall.”

Dr. Quinn pocketed the dollar, and, judging it wise to depart, bade the postmistress a ceremonious good-

night, while Cora remained to help tidy up the gallery.

"There he is!" she whispered, pausing in her work.

"There's Keith Ramsay! My! he looks real sick."

"Well, he is a bit yallah," pronounced Miss Collins, after eyeing the young man critically as he passed in the light of her store lamp. "But a few nights' sleep 'll put him to rights. Don't you get none o' Dr. Quinn's soft nonsense into your head, Cora. There ain't much that sleep and food won't cure young folks of. I guess that'll fix the rockers. Now you'd better be goin'; it's a good step to Ladybank, and Mis' Bullock 'll maybe think I kept you."

Miss Libby's comment on Ramsay's appearance was fairly accurate. He certainly looked ill, and with reason, for Delia's letter, announcing her engagement to Stephen Irons, had plunged him into depths of jealous misery and depression.

She had written in extreme self-abasement, begging Keith to forgive her, attempting no justification of her conduct, and giving no explanation of it beyond practical reasons for making a better match. She was conscious that nothing could excuse her irresolution, but argued that persistence in a wrong course would not make matters eventually right.

At first Keith was stunned by the unexpected news, but youth and love are optimistic; he could not believe that she would be firm in her determination to marry for money, especia'ly if he could see her and use the strong influence of personal pleading.

A few hours after receiving Delia's letter he called at Hilltop, only to find that she had gone to Boston with Lady Dunlop for some days. He returned home intensely disappointed, saying nothing of the trouble

to his mother or Janet, and set to work with a savage energy that did little to lessen his wretchedness.

Meanwhile amid fresh scenes, and in the consciousness of Lady Dunlop's approbation, the pangs of accusing love were dealened; Delia became more convinced that she had acted for the best.

The return to Lakeville, however, brought back former misgivings; she felt restless and dissatisfied, though determined to abide by the step she had taken.

It was the day after their home-coming; Stephen Irons had been asked to dine at Hilltop that evening. The thought of meeting him again in their new relationship filled her with vague uneasiness. Lady Dunlop was resting, and Delia, feeling as if she could not stay in the house, started alone for a stroll on the lake-shore road. She walked on, glad to be moving although the sun was hot, and extremely thankful that Betty and Lorraine—who had joined their mother for a time at Tadousac—would not be present at the little dinner-party that evening.

She had reached the top of the hill when, at some distance, she perceived Keith walking rapidly towards her with a swinging stride. It was impossible to avoid him; her heart beat fast as she turned to gather some flowers from the hedgerow. He did not see her until he came quite near, for his eyes were lowered and his brow set in a brooding frown. As he recognized her the gloom of his face gave way to intense pleasure, which was immediately overcast by the fear that he had lost her.

Delia flushed and was moving to meet him with assumed self-possession, when her skirt caught in a tangle of thorns. Keith stooped to release her; neither spoke until she was free and they had regained the road. Then she stood with drooping head and down-

cast eyes; having nothing to say in self-defence, she waited for him to begin.

A keen perception of what it would mean to lose her came to Ramsay as he looked at her, bringing with it a rush of tenderness that made him ready to forgive much. He did not realize how determined a purpose lay under her sweet, repentant air.

"Can you possibly mean what you said in that wretched letter, Delia?" he asked eagerly. "Is it true that you are engaged to Stephen Irons?"

"It is quite true," she replied, still looking down.

For a few seconds Keith did not speak; it had been hard to receive her letter, but to hear the truth from her own lips was bitter indeed.

"Why is it true?" he demanded almost roughly.

"You don't love him. You don't pretend it."

She was silent.

"And you do love me," he went on. "You cannot look me in the face and deny it."

For the first time she raised her eyes, and there was truth in them.

"No," she said simply, "I can't deny it."

"Then why, Delia, why are you doing this dreadful thing—horrible, if you love me the while? I don't care how good a man Irons may be; he's all right, and he's got a pile of dollars, I know that!" the young fellow added bitterly.

"Why am I doing it?" Delia broke out at length, almost as bitterly as her lover. "Because things are all wrong; I haven't any money, neither have you. Because we should swear eternal love now, and go on meeting occasionally for Heaven knows how many years—wearing our hearts out. I should be turning into a grey-haired, wrinkled spinster the while; you would be keeping your faith with me—because you're

the soul of honour—even if you had ceased to love me. I couldn't bear it," she went on passionately. "I would rather lose you now than risk the other thing. It's because I love you, I believe, that I am giving you up. Oh, the world is horribly wrong!" she ended in a burst of tears.

"Is that all?" asked Keith, almost smiling at her frank vanity. "If that is all you fear, Delia, don't you see that you are throwing away your—our only chance of happiness, on the mere supposition that I am too stupid or incompetent to make a decent income during the next few years? If that is all, dearest, for God's sake don't take the tremendous step of marrying a man you don't love!"

"No!" she cried, dashing away her tears; "it's not all—not nearly all. You must know the worst of me; it is better so. I have told you before that I am intensely worldly. I love comfort—luxury, if I can get it—a big house, plenty of servants, pretty clothes, theatres, concerts, society. I've been so poor, you see, that I set a great value on these things, perhaps an exaggerated value, because I have never been able to have them. But there it is; I want them. I love you, Keith, but I do *not* love the prospect of a small house, a daily struggle to make ends meet, no time nor money for outside interests. Some women ask for nothing better than a domestic life; it would make a shrew of me."

"I can't think that," said Keith, smiling now in spite of himself. But she did not heed him.

"The romance would soon fade, with you toiling all day to keep us alive and me chained to monotonous routine."

"But you are forgetting that love makes a great difference, Delia. I could do almost any work with

joy, I am confident, if I knew that at the day's end I could come back to you."

"Ah, you think so now, but would you in years to come? And I should have ruined your career, without the power to make you happy apart from it."

He protested, but she would not be persuaded.

"I am sure that I am right," she insisted. "I've been very wrong in showing that I loved you, in—*in* letting you care so much; I ought to have given you up decidedly at first, but as I didn't, it is better to do it now than make things harder for us both."

"But why engage yourself to Irons?" asked Keith.

"I think I have the right to beg you to stop and consider, since you confess you don't love him."

"You have the right; you are the dearest friend I have ever had, or ever shall have. I am going to marry Stephen Irons because he can give me the kind of life that I want and have made up my mind to get. I will hesitate no longer; it is better to risk a false step than to remain irresolute."

"Are you quite sure you will get the kind of life for which you are ready to barter your love? Irons is hard to move from Lakeville; the winter here is dull and very monotonous."

"Mr. Irons has promised to spend some months of every winter in the city; I believe he is a man who keeps his word."

"Yes," agreed Keith gloomily, "he is certainly a man who keeps his word."

Delia's business-like manner of driving a bargain with the man she had promised to marry had its practical value, but it was very chilling to a young fellow who had nothing to offer but his devotion. In the face of such frank materialism all the fine things he might have urged stuck in his throat. He felt suddenly

blocked by something concrete. The tide of feeling that had carried him on was dammed up; there was nothing more to plead.

He stood looking down at her for a moment before he said quietly, "There's only good-bye for us then, Delia."

"Only good-bye," she replied in a low voice that broke as she burst out, "Oh, Keith, don't think too hardly of me! I love you, and I always shall."

She caught his hand and kissed it.

"Don't do that; I can't bear it," he said sternly, while the lines of his mouth looked drawn and hard.

Delia raised her face; he seemed not to see her as he held her hand in a painful grip, then without another word released it and strode off down the hill.

She watched him for a time, but he did not look back; when he had disappeared she sat down among the long grass and wept. Her tears were genuine enough, for she could not bear to lose him, but her determination to marry Irons remained unshaken.

Ramsay walked quickly homewards, and, avoiding every one, went straight to his room. When Janet called him for tea he did not go down; pleading work, he tried to read. But it was impossible to concentrate his thoughts. Darkness came on, and still he sat by the open window, wrestling with his first great unhappiness through the long hours of a sleepless night.

CHAPTER IX

HAVING once given her word to Stephen Irons, Delia had the tenacity to keep it. She told her future husband frankly that her regard for him was only a sincere liking and respect, but she said nothing of her relations with Keith Ramsay.

Stephen had a humble estimate of his own value as a suitor, being, indeed, surprised that a young and beautiful woman had been ready to accept him. He had, however, an old-fashioned belief in the power of marriage to create affection, indulging in optimistic mental pictures of Delia "settled," content and fully occupied with a domestic life. He regarded her determination to spend part of the year in town as the natural longing of an attractive woman for the society she was fitted to adorn. His personal pride, too, was gratified by the reflection that his wife would certainly be admired and sought after.

In fine, he persuaded himself that in her company it would be easy to endure City life for two or three winter months. Also such an arrangement had the distinct advantage of providing a change from the society of his sister, who was likely to prove the most awkward factor in the new order of things.

The news of her brother's engagement had been a great shock to Sarah Irons, so great that it had paralysed the flow of words which a small annoyance would have rendered copious. She afterwards declared that she was struck speechless, not only by the nature of the information, but by its unexpectedness. Stephen

had purposely avoided confiding in his sister, well aware that he would be constantly worried by attempts to alter his resolution.

When Delia had promised to marry him and the affair was definitely settled, he told Sarah. At the same time he mentioned incidentally that the house would have to be redecorated and alterations made to suit the taste of his young bride. It was all said with even more than his usual consideration, for he realized that such a change must be most unwelcome to his sister.

Miss Irons at first could scarcely believe that her brother was serious, being rendered silent for fully three minutes by the astounding communication. She regarded him as a settled bachelor, not realizing that a man of Stephen's age often falls more desperately in love than one ten years his junior. He had been so easily managed in domestic matters that she found it difficult to grasp the fact that he had finally broken out. When at length she did, all her domineering nature rose in opposition and the storm broke.

"I guess I ain't going to see a chit of a girl like that set up here, letting things go to wrack and ruin with her extravagant ways!" she declared vehemently. "Decorate the place and alter the furniture, indeed! As if it ain't good enough for her, a paid companion, without a cent more'n what she earns! She's after your money, Stephen, that's what she is; you are a fool if you can't see it. Think she'd have the sense to take you without the dollars? Not she, I'll bet."

Her brother listened quietly to this torrent of objections, kept his temper, and remained inflexible.

"I never heard o' such a thing at your time of life!" continued Sarah. "And it's not as if you were alone, with no female relative to keep your home

decent. There might be some excuse then, though it'd be mad enough to take such a know-nothing; but there ain't any now, with a sister who's slaved for you, brought you up, and bin most like a mother to you."

The grim lines of her mouth relaxed and the straight thin lips trembled. Stephen saw it with quick response.

"Yes, yes, you have been good to me, too good, Sarah, I know it; I couldn't have done without you—you've been the best of sisters." He spoke honestly, remembering her constant, if misdirected, toil, and forgetting that he had been unconsciously cheated of much which goes to make life pleasant.

"I've done my duty, I know that," she asserted, sniffing violently, while a tear rolled down her dry brown cheek and splashed upon the sock she was darning for her brother.

He laid his hand on hers with an affectionate gesture.

"And so you have always. I owe most everything to you. But don't you see, Sarah, this is a change that's got to be? I can't help myself; it's come upon me. I can't do without her," he added huskily. "The wonder is she'll have anything to do with a middle-aged chap like me."

"Pooh!" exclaimed his sister; "you're as fine a figure of a man as any goin'. The girl knows which side her bread's buttered, that's it, I guess."

She polished her moistened cheek smartly with her handkerchief and resumed her darning.

Stephen judged it best to let her last remark pass unnoticed; there were a few moments of awkward silence between them, for they were unaccustomed to interchange confidence or display affection.

"Well," said Miss Irons presently, "I reckon it'll have to be, but it'll be pretty upsettin'. I don't feel kind o' called to start roomin' with Aunt Hagar."

Aunt Hagar was of the Irons' stock, an ancient and dogmatic crone, who had managed to cheat one of the future worlds and her legal heirs by remaining alive much longer than the latter considered reasonable. With a view to protecting Aunt Hagar's last moments from designing cousins, Sarah had always intended to take charge of her, should anything "happen" to Stephen. There was, however, far too much of the old Adam in that aged relative to make the prospect alluring.

"Room with Aunt Hagar?" repeated Stephen in astonishment. "Why on earth should you do that?"

"Where else should I go, anyhow?"

"Stay here, of course. Why need you leave the old place? You must not, indeed, Sarah; I can't hear of it."

"Yes, and be in the way and wished out of it twenty times a day! To sit twiddling my thumbs and see everything mismanaged and turned topsy-turvy by a feather-headed girl. I judge I'm too 'cute for that."

She tossed her head and bit off a strand of wool viciously.

"Why don't you——" began her brother, hesitating, as if fearful how his proposal would be received. "Why don't you stay on here and manage things? She don't know much about housekeeping in Canada, I s'pose—inexperienced as she is——"

"That's it, inexperienced—of course she is; a sort of performin' doll. Why you should have took up with her, when you might have had a dozen sensible, managing women for the asking, beats me."

"But I don't want a dozen women, especially the

managing sort," returned Stephen, with his rare smile. "And this one's got plenty of sense. Once you get to know her, Sarah, you'll like her well enough. You can't help it."

"And s'pose I stayed on right here and was agreeable to be made a door-mat of, how'm I to put up with new-fangled notions, with meals at all the hours I ain't been used to—in the big dining-room, too, I'll wager, mussin' up the place and making a mint o' work."

"Well," replied Irons slowly, considering, "I guess you'd have the morning-room to yourself, if you wished; there's no need for you to slave as you do, Sarah. Get a regular cook-girl and take it easy; with you to manage her, and Maisie, things ought to go smoothl--."

"A cook-girl and Maisie!" cried Sarah in derision. "One's bad enough, but two of 'em! Why, there'd be nothing done! Take it easy, with a pack of servants to manage, the cooking spoiled, and no end of waste! I ain't got no opinion of cook-girls, neither."

In spite of this protest, Stephen thought she showed signs of relenting.

"Of course," he remarked casually, as he rose and walked to the window, "you can reserve what furniture you wish, or anything else that you would like to have."

"Well," reflected Miss Irons, "there's a sight o' plate packed away, and if I did take what's mine among it to Aunt Hagar's I reckon she'd grab it somehow—she's covetous as a magpie—and p'raps leave it by will to that shiffless Lena Wright."

"Don't take anything to Aunt Hagar's, then."

"Guess I'll think it over," she conceded, rolling up the darned socks. "No need to settle things right now."

She brushed the bits of wool from her black sateen apron, smoothed her front hair with the palms of her hands, and marched towards the door.

"I may bring her—Delia—to see you, eh?" asked Stephen, colouring like a lad when he used his sweetheart's name.

"I s'pose so," was the ungracious reply. "If she's coming, the parlour 'll have to be opened up, I reckon; a pretty sight of work it'll make, and Maisie next to no help, with her mouth on the gape all day long!"

"Oh, don't bother about the parlour; have tea on the gallery."

Sarah regarded her brother with unmixed scorn.

"Tea on the gall'ry? A hash of flies and mosquitoes, that's what it would be!"

For some minutes after the door had banged behind her, Stephen remained gazing out of the window, his face relaxed in pleasant lines. He perceived from various signs that his sister was giving in, and, trusting to the goodness of heart that lay beneath her nipping exterior, he was hopeful for the future. Presently he forgot her in thoughts of Delia; softly whistling the air of an old song, he stepped out on the gallery.

In due time Miss Chichester came to call on her future sister-in-law. Sarah's attitude towards her brother's engagement was as critical and unbending as ever, but Stephen knew, from the magnitude of her preparations for the tea-party, that she was really intending to honour the expected guest. He understood the meaning of her efforts, and was grateful.

Naturally Delia did not equally comprehend all that was represented by the elaborate high tea, with its cold chicken and huge ham; also the numerous plates piled with hot cookies, maple-sugar cakes and all the

other dainties which Miss Irons excelled in baking. The guest did not know that the kitchen had been like a battle-field during the morning, and Maisie whisked round to the point of exhaustion, in order that she might be properly entertained. The table appeared to her overcrowded with enough to satisfy a dozen or more enormous appetites. Accustomed to afternoon tea, she refused chicken and ham, while her inroad on the cakes was almost imperceptible. She did her best, however, chatting pleasantly to her hostess.

That worthy spinster, seated in a high-backed chair at the head of the table, appeared more rigid, more severely upright than usual. She found it difficult to unbend; during the intervals between pouring tea and reminding Stephen to pass different varieties of cake she regarded her visitor with a critical air. The latter had not removed her hat, a dainty head-gear and very becoming to its wearer; but Miss Irons, who had carefully prepared the best bedroom for the reception of Delia's outdoor things, felt distinctly aggrieved that she preferred to keep her hat on her head. This unconscious offence, together with her lack of appetite, caused but slow advance to be made in the good graces of Stephen's sister. A sympathetic attitude on the domestic servant problem, however, soon improved matters; Miss Irons was appeased, and, tea being over, remarked, with the nearest approach to cordiality of which she felt capable—

"S'pose you'd like to see through the house? It's most terr'ble out of order, what with not being used and only a hired girl like Maisie to help."

With a polite acknowledgment and some relief, Delia rose, while Stephen held open the door for her. Sarah stared at her brother in astonishment. He would willingly have shown her the same little attention

daily, but she whisked in and out so often and so rapidly that it would have involved considerable athletic exercise to keep it up.

"You'll come, Sarah?" he asked, as she lingered to give Maisie orders about the removal of the cakes.

"Guess I'll go round," she replied briskly. "You'd like to see the top flats and all, Miss——?"

"Won't you call me Delia?" begged the girl rather shyly.

"Well, it ain't an easy name to call to mind—though I judge it's scriptural," she added, thinking hazily of Delilah. "You goin' up first, Stephen?"

But he stepped back, and his sister led the way upstairs. She marched from room to room with the manner of a general resigning his command, and a pride in the arrangements that was not entirely obscured by her deprecating comments on the condition of the house. Everything was in excellent order, even to the topmost flat, and elicited admiring praise from the visitor.

"Well, I reckon it's clean," was the grudging admission; but Miss Irons was mollified, and Delia's offending hat almost forgotten. She left the couple together in the parlour, with a sacrificial air of having ministered to them according to her lights, and refreshed herself by drilling Maisie more severely than usual during the process of clearing the tea-table.

Delia had a sense of depression when she was at length alone with her *fiancé* among the multitudinous chairs and tables of the large "parlour." The presence of a third person had rendered the situation more natural; her attention, too, had been occupied with the propitiation of Miss Irons. The room smelt stuffy in spite of open windows; she moved to one of them and stepped out on the gallery. Stephen followed,

standing by her side, while she looked dreamily across the smooth surface of the lake.

"I hope you like the house?" he said anxiously, after a short silence.

"Oh yes."

"Any alterations that you wish shall be made. My sister will be quite willing, though, perhaps you may think——"

"Miss Irons is very kind," returned Delia hurriedly.

"You will get to know her better," he continued. "Sarah is a good soul; I should like her to remain with us, if you do not object. You see, she took care of me when I was a little chap. She is a capital housekeeper; it might be a relief to you if she took the burden of it."

"I hate housekeeping," was the frank reply, "and shall be only too glad to get rid of it."

Delia did not add "at any price," but that was what she meant.

"I hope your sister will stay," she said presently.

"That's fine of you," he declared warmly. "I do so want this place to look, to feel, homely to you. It is a great happiness to me to have you here—even like this."

His voice was so full of tenderness that she was moved to honest gratitude.

"You are too good to me!" she exclaimed, turning towards him.

She was so near that her curly hair brushed his shoulder. His strong frame trembled as he took her in his arms and kissed her lips.

Delia resigned herself to the embrace, but there were tragic tears in her eyes when he released her.

"Will you drive me back to Hilltop now?" she said. "I think I should like to go."

CHAPTER X

It soon became an accepted fact in Lakeville that Stephen Irons was to marry Lady Dunlop's companion. When viewed judicially from the public standpoint, it was, on the whole, approved; Stephen's extra years and his interfering sister were reckoned against Miss Chichester's poverty and "notions." The engagement was naturally the subject of much gossip; a good deal of Miss Libby's spare time was spent in setting forth the "rights of it," and receiving information on the same theme.

When Keith fully realized that the girl he loved was lost to him, he determined to get away from Lakeville as soon as possible. His mother, guessing at the truth, did not attempt to dissuade him; she could manage the farm with the help of her trustworthy man-servant.

Keith arranged to return to the City and work there during the rest of the vacation; it would be hot and dusty, but just now he almost courted physical discomfort as a distraction from mental unrest. In a few days he was back in Montreal.

Delia did not see him again that summer, for which she tried to be thankful, without succeeding. But she kept her regrets to herself, and during her short engagement to Stephen Irons behaved in a manner becoming to observers, thereby confirming Lady Dunlop in her belief that she had advised wisely.

"I really do think," she said in a confidential chat with Miss Fisher, "that Delia has acted for the best, as things stand."

"Umph!" grunted the uncompromising Harriet; "and how do they stand?"

"Well, my dear, I can hardly explain, but no doubt you observed—you must have seen that she and Keith were——"

"Must have seen? Why, I pointed it out to you myself! Really, Agnes, for a woman of your age you're as blind as a bat. I'm glad she isn't going to have him, though. She won't do so much mischief with that rock-like Irons."

"Mischief?"

Harriet ignored the interruption, and dashed on—

"She'll have his money to make a splash with—if he allows her—and I suppose that's what she's after. I'm glad Keith's safe, anyhow."

Lady Dunlop was silent. She knew that, in the main, her friend spoke the truth, and she did not resent the allusions to Delia's worldliness or her own blindness as she might otherwise have done.

The wedding took place at the house in Sherbrooke Street soon after their return to the city in October, the bride being handsomely dowered with money and clothes by her generous employer. It was a brilliant affair; among the guests were Mrs. Edward Dunlop and her daughters, the former wreathed in smiles, and pouring forth congratulations not wholly produced by good wishes for the newly married pair. Mrs. Stephen Irons would not be the dangerous rival to Betty and Lorraine that Miss Chichester might have been.

For the time being Mrs. Edward rested and was thankful.

As Delia wished to see something of the great American cities, the honeymoon was spent in the States. When it was over they returned to Montreal,

where Stephen had taken a furnished flat for some months. He settled down to City life with apparent content, going to Lakeville every week to manage matters there beyond his sister's control.

Delia found her influence over her husband even greater than she had expected; her lightest wish was law. It was impossible for such devotion not to produce gratitude in return. She felt a certain child-like affection for him, and she was very grateful for the agreeable life he enabled her to lead.

Stephen had looked years younger since his marriage; the softening influence of a great happiness gave an unusual attractiveness to his strong features. He smiled oftener and talked more; if his accent was not irreproachable, there was always good sense and judgment in what he said. A well-dressed, well-groomed man, his erect figure and dignified manners gave him an air of distinction.

A number of people called during the winter; Delia was gratified to find that women who had distinctly treated her as a mere companion before now left their cards and sent invitations to dinner. The change was very flattering to her vanity; Stephen, seeing her pleasure in these things, was happy. The society life rather bored him, but he cheerfully attended any function for his young wife's sake, delighting in the admiration she excited.

Mrs. Stephen Irons certainly enjoyed her position; she was now able to dress exquisitely, and with her beauty was a notable figure even among the fashionable society of Montreal. She was also extremely pleased, though not a little surprised, at the effect of Stephen's appearance in such circles.

"What a good-looking man your husband is, my dear!" remarked a fat, wealthy dowager of import-

ance who found herself wedged in next to Delia at a crowded afternoon reception. Stephen, having just brought her tea and ice-cream through the chattering company, had departed on a similar errand of mercy. The dowager seated herself with her booty rather breathlessly, for she wore furred velvet and the room was hot.

"Do you know," she added, when she was safely settled, "I used to see him about at Lakeville all summer—always thought him a fine man, but perhaps rather countrified—agricultural, one might say! Well, he took me down to dinner last night, as you know, and really, I was surprised at his presence, his manner, his talk! My dear, we owe you something for bringing him out. He ought to be in Parliament."

Mrs. Irons smiled, but privately thought the idea of a political career should be encouraged.

"Well," exclaimed a brusque though not unfriendly voice at her elbow, "I suppose you're enjoying all this hubbub?"

She turned to see Miss Fisher, smartly attired in a fashionable frock and feather toque. "Beastly crush, isn't it?"

"There are a great many people here," agreed Delia warily.

"It isn't every day I take the trouble to get myself up for this kind of thing," remarked Harriet, gingerly balancing her teacup and trying to keep her elbows close to her sides at the same time. "Too much fag. There! that's the second bit of scone I've dropped butter downwards on the carpet! Don't bother; it's quite hopeless! How d'you like housekeeping?"

"I'm not keeping house," laughed Delia. "I'm just having a good time."

"And your husband dancing round after you, I

suppose? Enjoy it while you can; he'll tire of it some day, for you've got a man and not a monkey, like some of 'em. Ah, there's Agnes; I've been looking for her ever since I came in."

And with a nod of the feathered toque she engineered her way to Lady Dunlop, who was held prisoner by a garrulous old gentleman in a far corner.

"You don't want to go yet, dearest, do you?" asked Irons a few minutes later, when he had a chance to speak to his wife.

"Oh no; I'm having a lovely time. But you are tired of it?"

Stephen suppressed a longing to depart and shook his head. Delia rewarded him with an affectionate smile; he would have endured hours of social torment for another such.

* * * * *

Time passed quickly amid the gaieties of a Montreal winter; there was hardly any opportunity for the indulgence of regretful thought, and Delia began to think that it would be easier to forget Keith than she had imagined possible. They did not meet for some time after her marriage; their ways in the City lay apart, and he had purposely kept away from Lady Dunlop's. He had thrown himself desperately into his work, but he had not forgotten; memory was often painfully insistent.

The novelty of having money at her command was delightful to Delia Irons; the mere fact of not being obliged to cut and contrive made her happy. She launched out in various ways. Stephen had given her a smart little sleigh and taught her to drive it. She soon learnt to manage the ponies among the stream of well-kept turn-outs which of an afternoon made their way up Mount Royal and along Sherbrooke

Street—the Rotten Row of Montreal. As her sleigh flew over the frozen snow, many people turned to look at the lovely woman in becoming furs who held the reins; some envied her. For the time being she was happy.

But there came an afternoon when not even the rapid movement, the crisp, clear air, nor the consciousness of admiring glances could bring the wonted pleasure,—an afternoon when she passed Keith Ramsay on his way from the University to his rooms in Merton Street. He touched his fur cap in answer to her bow, but his recognition was that of the merest acquaintance. His face had a glow from the nipping air; Delia was glad to see that he looked well, but the apparent indifference of his greeting was worse to her than reproach or anger.

A sense of great loss smote her heart as he passed on; life and colour died out of everything, the dazzling snow seemed cold and cruel. There was no more pleasure in her drive that afternoon; she resolved to avoid in future that part of the town where she would be likely to meet him. She was fairly successful; they rarely got a passing glimpse of each other, and only met once during the rest of her stay in Montreal.

It was while snowshoeing on the mountain that she next encountered Keith. She greatly enjoyed the winter sports; as snowshoeing was one of the few pleasures which made City life endurable to Stephen, they had many a tramp over Mount Royal together.

On a day of brilliant sunshine with an exhilarating temperature, a perfect day of Canadian winter, they tramped over the crisp snow amid the white solitude of the mountain. They had left the beaten track struck away across open spaces, where no sound was heard but the creaking of bare, frozen branches

they stirred slightly to the breeze, their shadows traced like violet veins on the pure snow. The air was almost still; in those deep silences of mystic white one felt a new creature, body and soul. The blood raced, the spirit danced; everything seemed possible.

It was not yet noon, and at that hour the trackless parts were deserted but for a few snowshoers or an occasional ski-er, whose wild cry of "Track!" occasionally rent the stillness. The glory of the day and exercise raised Delia's spirits to a high pitch. She swung along by her husband's side, chatting gaily and looking fascinatingly pretty in the picturesque dress of the winter sports. Stephen listened, regarding her with admiring affection, wondering, as he often did, that he had been fortunate enough to win her.

He knew the mountain well, even under its deceptive covering of snow, and led the way by steep short cuts to the look-out at the top. Here for a few minutes they rested and looked at the city, stretching far below to where the frozen river lay like an ice-bound monster—the mighty St. Lawrence, now helpless in the grip of a mightier frost.

It was too cold to remain still long, and they were turning reluctantly down the fine prospect, when a young man came ski-ing down the slope towards them; Delia immediately recognized Keith, looking splendidly athletic in his blanket suit. There was no possibility of escape, for Stephen perceived him also, and shouted,

"Hulloa, Ramsay! Taking a holiday this morning, eh?"

"Yes; there are no lectures to-day," replied Keith, sliding up to them.

"That's good!" exclaimed Irons, shaking hands

heartily. "And I'm confoundedly glad to see a Lakeville face. Why haven't you called on us? What have you been doing with yourself, man? Working hard, I suppose, though you look pretty fit. Come and dine with us to-night?"

Delia, who after a conventional greeting had scarcely glanced at Keith, now touched her husband's arm.

"You've forgotten, Stephen, that we are going to the Robertsons' to-night."

"Oh, damn the Robertsons!" was the genial response. "I really beg your pardon, dear, but I——"

"Thanks very much," put in Ramsay hurriedly. "I have an engagement to-night also; I'm working so hard this term that I've not much time for social pleasures, I fear."

"Ah, you young fellows, you have your own shindies, I reckon, that's it. Well, don't forget to come and see us some time."

"Thanks; it's very kind of you. Good-bye."

Without another glance at Delia, he touched his cap and skied off down the slope.

Stephen watched him for a moment, then turned to his wife.

"Hope that young chap's keeping straight; always was a first-rate fellow. But he's changed, somehow; can't make out his not coming to see us. My darling, how pale you are! I've let you stand too long in the cold, or you took the hill too fast."

"It is cold here," she replied, shivering a little. "Don't worry about me; I came up quite easily. Do look at the curious effect of that smoke in the cold air."

She pointed to where a couple of men were burning a pile of loose wood and sticks. The flames cast a fine, warm colouring around on the frozen snow, while

the smoke rose shimmering through the air like a broad band of grey gauze.

"The smoke? Oh yes; I've often seen it look like that. Curious, isn't it? New to you, of course? But let us hurry on, or you'll get nipped," he said anxiously, taking her fingers in his big hand.

They descended the mountain on the other side, skirting the Protestant Cemetery, where only tall monuments were visible, headstones and graves being buried in the snow.

The scene was coldly, grandly beautiful, but Delia was not moved by it, though she tried to feel so. The meeting with Keith had revived a half-dormant longing for his presence, and robbed her of interest in everything else. Her thoughts were with him as again she struggled to subdue that sense of irreparable loss.

She wondered what she should do if Stephen persisted in asking him to visit them, and fervently hoped that Keith would refuse. They could not yet meet easily as mere acquaintances; it would be torture—at least to her, she felt sure now. Perhaps he did not care much, after all; his manner had been indifferent, he looked well and handsome. Was it possible that he had forgotten her already?

This reflection was not so comforting as it should have been, considering her oft-repeated desire for Keith's happiness; she felt quite gloomy and was glad to reach home, so that she might be alone for a time to think things over. She could not risk meeting her former lover again yet.

"Is the house at Maple Farm nearly finished, Stephen?" Delia asked next day at lunch, after a morning spent in selecting an expensive grand piano. He looked up eagerly.

"It was finished a week ago, dearest, and is quite

ready to receive you whenever you wish to leave town."

"But our time for the flat is not up yet awhile, is it?"

"Very shortly; anyhow, it's nothing to keep us if you wish to move," replied Stephen, cheerfully resigned to losing on the flat rent if he could get back to the country.

"A change would be rather nice, I think," mused Delia; "I want to hear that piano in the big drawing-room, and—well, I'm really a bit tired of things here."

CHAPTER XI

DELIA IRONS began the new life in her own home smoothly enough. The formidable Sarah, having once given in, proved fairly amiable. During her brother's absence she had reigned supreme—a delight in itself; finding that she could not prevent alterations, she had discovered a new satisfaction in criticizing them and seeing that they were properly carried out.

There was no friction on the score of housekeeping, for Delia was more than content to leave that and the management of servants to her practical sister-in-law. The latter extracted a fearful joy from drilling the new "cook-girl," whom she declared to be in such darkness concerning the elements of her art that she could not boil a potato properly. Nevertheless the meals were well cooked and well served under the strict supervision of this exacting housekeeper.

Miss Irons was, indeed, so busy directing the energies of her staff that she had barely time to criticize new ways of living, or engage in active warfare over the total disappearance of antimacassars from the drawing-room. Even the frequent sound of the grand piano was not unwelcome to her. She regarded Delia as a sort of child who needed a toy to keep her out of mischief; the piano was reckoned a useful instrument which prevented the real mistress of the house from interfering in the kitchen.

Delia played extremely well, and had Sarah possessed what she termed an "ear," she would have

derived great pleasure from the music. As it was, Liszt or Chopin might have been "Mr. Dooley" for aught she could discern between them.

With Stephen it was very different; he would sit listening, while the wonderful chords unfolded yet another phase of his new world—refreshing to the spirit as woodlands and dewy meadows after the dusty glare of the high road. More and more he marvelled that he could have trodden the dusty road contentedly; his present life seemed so much more natural to him. The common round was now adorned with grace entirely lacking under his sister's rule. The pleasant meals in the large, sunny dining-room, the prettily arranged table with his attractive young wife at the head, made a delightful contrast to the dry, bare routine of those former days.

Delia had battled against her feeling for Keith with some success; to her husband she appeared happy, and he was content. As the winter wore to an end, she was glad to substitute the pleasures of music and books for the active outdoor occupations she had taken up so keenly. An entirely fresh outlook, with new hopes and plans, was opening before her, of necessity destroying selfishness, and by its grave, sweet reality awakening the best that was in her.

She had married for self-interest, by that very act rendering life for self alone impossible. The experience so old and commonplace viewed generally, personally so new and wonderful, had become hers. Restlessness of mind settled into quiet content; with her new dependence on others, she developed a fresh charm. Her home by the lake was the place she would now have chosen beyond any; through all that lovely spring and summer she was thankful for its rest and quiet.

During that time she had few visitors. Mrs. Ramsay and Janet called occasionally; friends from Montreal settled at Lakeville for the season came to see her, but she greatly missed Lady Dunlop, who had gone to England for a change.

Keith Ramsay was also travelling in Europe during the summer vacation as tutor to the young sons of a wealthy Montrealer, so that Delia was undisturbed by fear of meeting him. She thought of him rarely now, and imagined she had forgotten.

Miss Irons was completely resigned to her brother's marriage. She found her sister-in-law sweetly docile; to manage the house, and mistress also, was very agreeable to the energetic Sarah. When, with the late autumn, there arrived an extremely new and small person to be managed too, her satisfaction was complete. This very young gentleman was no more beautiful than others at his elementary stage of existence, but his mother thought him wonderful; Stephen shared her opinion, though he said little about it.

The aunt, after a judicial survey, pronounced the infant "likely," if well managed. She would have begun this process at once but for the nurse, who might have been in direct apostolic succession from Mrs. Gamp, so firmly did she believe in the divine right of that autocrat's descendants.

When, however, the despot had fulfilled her weeks and departed, Miss Irons at once proceeded to illustrate her views by experiment. She had collected, Heaven knows how, a quantity of time-honoured lore concerning the supposed cause and cure of infantile maladies. It appeared that she was an authority on epidemics, and held forth regarding them in and out of season. The inexperienced young mother suffered all the misery of nervous terror lest her child should

"catch" something and die, while Sarah enlarged on the high rate of infant mortality during whooping-cough, measles, and worse ailments.

Delia was devoted to her child. In her loving care for him she seemed to find an outlet for the part of her nature she had tried to starve. With assistance from Maisie she took charge of the little fellow. He was rather delicate, but his mother's untiring care brought him safely through the infantile dangers of the first few months. He grew stronger, developing so well that his aunt predicted he might possibly survive, after all.

Early in the following January Delia with her baby and Maisie as nurse moved to a furnished house in Montreal for the rest of the winter. Stephen intended to spend part of his time in town also, leaving his sister to manage at Maple Farm when he was absent.

Lady Dunlop, who had taken the house for them, had also secured a housemaid, together with a capable, smiling Chinaman.

When Delia arrived she found Woo Chong Kee already in possession. He welcomed her as heartily as if she was his guest, beamed and chattered to the "plitty lady" with her "litty one" in the upper hall for a period, then, suddenly divining that food was needed, departed swiftly to his kingdom below. There in the basement he reigned supreme, concocting picturesque eatables and getting through a vast amount of chores. He kept the furnace going like Nebuchadnezzar's, working laundry miracles of dazzling whiteness and prodigious stiffness.

Woo Chong Kee rarely ascended to the upper regions. His bedroom was in the basement; things needed for the dining-room from the kitchen were sent up and down in a lift. The housemaid had her own

pantry on the next flat; therefore, save for the occasional appearance of an enterprising rat, Woo Chong remained undisturbed below.

Though Delia's life in town was not so gay as during the previous winter, she went out often and saw a good deal of society. She met Keith Ramsay occasionally, when both did their best to act as if they had never felt any interest in each other beyond ordinary friendship. But they were skating on thin ice; both were glad when these difficult encounters were over.

Once her husband brought Ramsay in to tea; he would have refused if possible, but Stephen was not to be put off, and the situation had to be faced. Keith's manner to his hostess showed no self-consciousness, but she felt sure that he would not have come of his own accord. She tried to talk with him easily and naturally, but the conversation languished; it was gradually left to the two men.

Keith had altered both in appearance and manner. Months of travel, with fresh interests, had brought out latent characteristics. The lingering boyishness and provincialism had given place to a man's self-possession and confidence in his own powers. Delia, glancing at him as she listened to the talk, decided that he had certainly altered for the better.

Some time later they met again at Lady Dunlop's, who was giving an evening party. Delia had arrived early; after almost an hour of polite conversation amid the high-pitched chatter of a crowded drawing-room, she became extremely tired. She was also feeling disappointed by the non-appearance of Keith Ramsay, and angry with herself for the weakness.

Alan Farquharson, approaching from the far end of the room, seemed the last straw; she could not

endure three minutes of his chatter just then. Gliding through the curtained doorway, from which the big folding-doors had been removed, she made her way quickly to the library. It was apparently empty and only partially lighted, but a fire blazed on the wide old-fashioned hearth, throwing dancing shadows on the book-lined walls.

Delia closed the door, and threw herself into a huge arm-chair with a sigh of relief. The room was quaintly shaped, having queer corners and angles; it was only when she had reached the hearth that she perceived Keith, intently scanning the pages of a book in the soft glow of a shaded lamp. Suppressing a cry of surprise, she half rose from her seat—divided between pleasure at seeing him and a strange wish to escape—when he turned and saw her.

"I am so sorry," she said hurriedly, feeling intensely *gauche* in the agitation of the moment. "I am disturbing you."

"Not at all," he replied, greeting her with smiling ease; "I was merely looking up a reference before plunging into the whirl of the drawing-room—I have the run of this library, you know. I wasn't able to come until late to-night."

"It was rather hot, so I came in here; I was tired," she explained disjointedly.

"I'm very sorry. Won't you sit down and rest? Shall I send any one to you here?"

Delia refused, and remained standing by the fire. She knew that it would be wiser, safer to send him away on any pretext, but she was possessed with a dangerous longing to break through the commonplace of their talk, to let him know that she was not so heartless as she had appeared. The moment was tense with crowding memories to Ramsay also; it seemed

impossible to keep up the conventional game, and there was a tell-tale silence between them.

Delia carelessly touched the end of a burning log with her foot; the flames shot up, their light playing on the sheen of her satin frock, on her dark hair, and the soft outlines of her chin and throat. It was she who at length broke the difficult pause.

"Are you going to Europe again this year?" she asked, catching desperately at a neutral topic, and looking down on the dancing blaze.

"Perhaps; I am not sure. I hope so."

"How you must have enjoyed your tour! Everything would be so new and interesting."

"Yes," he replied steadily; "it was one of the great things of my life."

"I am so glad," she began; then added rapidly, with a catch of her voice, "so glad that you are happy."

She did not guess that his quiet manner was the mask of determined self-restraint, nor what it cost him to reply,

"Thank you; I hope you are—too."

Her cheeks crimsoned. Was she?

"Oh yes, as happiness goes, I suppose," she answered lightly. "Will you take me back to the drawing-room?"

There was no need, it seemed, to apply balm to his wounded love. He had certainly recovered.

When they entered the drawing-room, Lady Dunlop seized Keith and led him away, that she might introduce him to a pretty and charming girl, whom she had lately discovered to be also an heiress.

Delia was so near that she could not avoid watching the little scene, nor could she help seeing Keith's glance of admiring interest as he bowed to his lovely new acquaintance.

A sharp pang of jealousy throbbed through her with a new and sudden pain; all at once she felt an intense desire to get away from the glare and talk—to go home to her child; there would be comfort in his soft touch! She wondered if she looked as miserable as she felt, and was thankful that Stephen happened to be at Lakeville, so that she would not be subject to his anxious inquiries. When her hostess was free she made her escape, on the plea of weariness, and was soon driving homewards.

The spring thaw had set in thoroughly; the ice was breaking up everywhere when the Ironses returned to their home by Lake Abegweit. Delia had not been looking well during the latter part of their stay in the City, and Stephen, in concern, had persuaded her to go back to the country. She gave in, but protested that she was quite well, ascribing her loss of colour to the enervating effect of the thaw.

Indeed, that period of the Canadian year, after the long and exhilarating winter, when spirit and nerves were strung to the highest pitch, was especially trying to one not born and bred to it. The dripping sidewalks, the damp atmosphere, together with a comparatively mild temperature, produced an exhausting limpness.

In many ways the early spring was pleasanter by the lake than in the City, but there were fewer distractions, and the roads were almost impassable. Life was re-awakening everywhere; the tree-branches were still bare, but at a distance one could discern a flush of green in the dry twigs. The air was soft and warm, breathing the fresh, invigorating odour of earth and grass-blades, loosened once more from the iron grip of a winter-long frost.

Even in the city one had not far to seek for heartening signs of the sweet spring growth. On Mount Royal the bloodroot was already forcing its way through layers of last autumn's dried leaves. The dog's-tooth violet would soon follow, and later on trilliums, the glory of the mountain, would be spreading their bridal whiteness among the green. But it is then, in the full flush of spring, with the river open and the sirens of British-bound steamers sounding from the wharves, that the English-born is liable to an attack of home-sickness, however loyal he may be to his adopted country.

Delia Irons had no disturbing love for England; her interests were now centred in Canada, but even she thought longingly of an ocean liner homeward bound. Since their return to Maple Farm she and her child had been confined a good deal to the gardens, which were fortunately large. She spent hours on the gallery in the warm sunshine, reading or writing letters, while he slept. The baby was blooming with the spring; there were roses in his cheeks; his fair hair was beginning to curl over his fat little neck. His new, very white teeth imparted a fascinating knowingness to his gurgling smile.

The whole household adored and spoilt him, but no one had fallen so entirely under his spell as Miss Irons, who declared she spent "no end of a time mussin' round" with him, excusing her weakness on the ground that he was so 'cute it was impossible to leave him alone. The young despot, in return, treated his austere aunt with scant reverence, clawing at her smoothly arranged hair as wildly as he revelled among his mother's curls, and yelling with triumph when the severe coiffure was completely disorganized.

The tedious thaw was over at length; even in sun-

less spots the last patch of dirty snow had vanished; summer burst on lake and mountain in all its Canadian rapidity and splendour. The fresh beauty of the young green foliage, the warmth, the brilliant sun made June a dream of joy to one who had known the often disappointing gloom of that month in England.

Delia had decided not to travel until little Arthur should be a few months older. Next year, perhaps, they would all go to Europe. The weeks passed in monotonous calm at Maple Farm; even during the heat of July and August it was pleasant by Lake Abegweit.

With numerous occupations and some society Delia was happier than she had thought possible. She rode out with Stephen on her old favourite the chestnut, rowed, bathed, and worked at her music, with intervals of Arthur, who claimed a considerable portion of her time. She imagined that she was beginning to forget Keith as completely as he appeared to have forgotten her. He was again travelling in Europe as tutor. Delia felt thankful for his ~~or~~ absence; she was not quite free from a lurking thought that it would disturb her peace to see him often. She had very little news of him, though she met Mrs. Ramsay occasionally, for Janet was visiting friends in New Hampshire.

There was no lack of pleasant society at the lake, since Lady Dunlop had settled at Hilltop for the summer; though the nieces were also there, Delia managed to see a good deal of her friend, who, as godmother to the baby, exercised a special right to spoil him. Other Montrealers staying by the lake called at Maple Farm, and invited pretty Mrs. Irons to picnics or tennis parties.

Stephen, seeing his wife's apparent content, was at this time a thoroughly happy man. The affairs of

his household moved more harmoniously than he had ever dared to hope; for his sister ruled with unexpected amiability. Life had brought him wonderful gifts; he was still in a state of marvel at his good fortune, and a haunting fear that it was too splendid to last threw the only shadow on his happiness.

As the summer drifted peacefully into autumn visitors deserted Lake Abegweit, returning to town for the winter. The fall was unusually brilliant even for Canada. September passed to a glorious October, with its vivid hues of red and scarlet, its crisp air and gradually increasing cold.

Knowing that she would not be condemned to spend the winter at Lakeville, Delia Irons revelled in its autumn glory, while her child regained some of his natural vigour. He had drooped a little in the summer heat, and with teething had developed a tendency to croup, thereby causing his parents much anxiety.

CHAPTER XII

"SEEMS to me," said Miss Irons one morning, as, in the bustle of storing the winter supply of apples, she passed through the gallery for perhaps the twentieth time; "seems to me, Dely, that Baby ain't well enough to be out of doors. He's got an awful spikey cough. I judge he's sickening for croup, or bronchitis maybe."

"Nonsense," retorted Delia, with an asperity born of the fear that it might be true. "It's just an ordinary cold; he's much better to-day than yesterday. The sun will help to cure him."

"Well, don't you go and let him catch anything downright bad; I guess I know a bit about infants. And why don't you wrap him up more? The gall'ry's terr'ble draughty."

"Oh, fresh air will drive away the microbes, won't it, my pretty pet?" She kissed the little fellow's fingers as she spoke. He was sleeping fitfully, grinding his teeth; at her touch he started and moaned.

"There, there!" said Miss Irons soothingly. "It's his teeth, I s'pose; but they go off terr'ble quick sometimes—bronchitis or whooping-cough 'specially; choke right away, they do. I'd put him indoors, Dely; it ain't summer now, and the air's nippy this morning. Can't be too careful."

She whisked into the house, while Delia leant over the child and listened to his laboured breathing; his little pink fingers were twitching and trembling on the carriage cover. The mother's heart sank as she noted these signs of disorder.

For some days past he had been suffering from a bad cold, which spoilt his appetite and made him fretful. It had seemed so much better this morning that she had brought him out of doors, thinking the fresh air would soon restore him to his usual chirpy state. But the bright sunshine was deceptive; there had been a slight frost during the night; the air was certainly "nippy."

Delia summoned Maisie, and they lifted the carriage into the dining-room, so that the baby might have his sleep out undisturbed. In the warmer atmosphere he slumbered heavily, while his mother watched him with tense anxiety. A ringing cough at length awakened him; he began to struggle and cry hoarsely.

"I'd have a fire upstairs and put him to bed," advised Miss Irons, looking in at that moment. "You hold a hot sponge to his little throat, Dely; hot's he can bear it. Give him a dose of ipecac', too, and make him throw up; it's the finest thing."

She bustled off to get the hot water, ordering Maisie to light a fire in the bedroom. There was no wine of ipecac' in the house, but Sarah hurried to the village, and, having raided Dr. Quinn's store, returned in a marvellously short space of time, with that worthy Melampus at her heels. He was only too anxious to have a finger in the "case" and render help if possible, for he was truly kind-hearted. With the best intentions he followed Miss Irons upstairs and entered the bedroom. The child lay in his cot, his wide-open blue eyes feverishly bright.

"Hello, my little man!" chirruped Dr. Quinn, turning up his wristbands. He poured out a teaspoonful of ipecac', and approached the little patient with a jaunty air. "Don't be frightened, my pretty dear. Would it open its mouth, then, would it?"

The baby gazed at the burly form in fascinated terror and opened his mouth—only to give forth a cry of fright.

“Won’t it take some nicey-nicey from the spoon, then?” entreated the doctor in wheedling tones which merely produced louder cries.

“You’ll have to hold his nose,” decided Miss Irons.

“No, no, my dear madam; might frighten him into convulsions; we’ll try a little more moral suasion first.”

“Moral rubbish!” ejaculated the spinster contemptuously. “That won’t help him any; while you’re at it he’ll choke of croup.”

“He won’t choke yet awhile,” said Dr. Quinn composedly; “the attack is at an early stage. Keep the room warm; got a thermometer handy? Put a kettle of water boiling continuously near him, ma’am, with a little Friars’ Balsam in it; if that don’t do, pop him in a hot bath.”

“Ain’t I said so many’s the time?” cried Miss Irons in triumph. “Why, they’re just my remedies, I reckon. Maisie, run down for a kettle of hot water, on the boil, mind, and the coal-oil stove. Ain’t you got any Friars’ Balsam, Dr. Quinn?”

“Cert’nly, ma’am, cert’nly, in my store.”

“Then why in the name of sense didn’t you bring it right along with you? You’d better cut away for it, while we try him with the ipecac’; he’ll never take it when you’re galumphing round.”

“I’ll fetch it with pleasure, ma’am; if you can persuade the little man to swallow the contents of that spoon, so much the better. I do not, however, prescribe holding of the nose, as undue fright may result. In disorders connected with dentition, the mental balance of the child——”

"Aw' right!" interposed the practical Sarah, engineering the doctor firmly towards the door. "I guess I'll manage; you just cut along."

Dr. Quinn, thus hustled and unable to sustain his professional authority, made an undignified exit; he was presently heard heavily descending the stairs.

When he had gone Delia bent over her child in an agony of fear.

"I can't bear this!" she moaned. "Dr. Quinn will drive me mad! I must have a regular medical man; can't we telephone to Dr. Malcolm? Oh, where is Stephen?"

"Don't you give way," rejoined her sister-in-law. "We'll fix Baby with the ipecac' before old Quinn comes back—it's a mercy I got rid of him. Then if Stephen ain't in, I'll run round to the 'phone and hustle up Dr. Malcolm; ten to one, though, he's out for the day by now. Here, Dely, you take the spoon, while I get a hold on Baby."

Delia obeyed; almost before she knew what had happened, Miss Irons had set the child on her lap, seized the spoon and performed the forbidden operation. He fought, choked and cried, while his aunt soothed him, exclaiming triumphantly—

"There, he'll be aw' right in a few minutes, you see. Did 'um, dear heart, did 'um, then?"

"Oh, Sarah! How could you? Dr. Quinn——"

"Quinn's an old fool. You jump round real smart for the basin; he's goin' to be terr'ble sick, I judge."

In a few minutes Sarah laid the exhausted child in his cot, and stood over him with satisfaction.

"There now, pretty heart, he'll go off to sleep as 'cute as 'cute. He'll be awful heavy after that. I'll nip round to the store now and 'phone up Dr. Malcolm. Don't let Quinn in when he comes; his boots are

enough to wake the dead. Ah, here's Maisie with the coal-oil stove."

She placed the steaming kettle where it would be most effective, and departed for Miss Collins' store.

Dr. Malcolm lived at Winter's Bay, ten miles distant. His practice covered a wide area; he was often in the saddle all day. Miss Irons, therefore, spent some time at the telephone before she learnt that he had an important case, which would prevent his reaching Lakeville until late in the evening. He might not arrive before midnight, but he promised to come without fail.

"And that he will, I'll bet my last dollar," added Sarah, when she had announced the result of her errand. "He don't disappoint ever, and he's a terr'ble smart doctor."

"But can't he come before? Think of midnight; Baby may be ever so ill by then. Why doesn't Stephen come in? I wish he would," exclaimed Delia, moving restlessly about the room.

"Don't you go making yourself sick, too," commanded Miss Irons. "Stephen set off round th' estate before you brought Baby in; he can't be back yet. It'll be aw' right; you just set down and keep quiet. Dr. Quinn bin? I reckon that's him," she added, as the stairs creaked.

A moment later the door opened cautiously, while the doctor, breathing hard, inserted his large red face.

"Found at last," he explained, thrusting forward a bottle, "and the only one left. Got mixed up with the provisions somehow—bein' so small, I s'pose. Proportions: one tablespoonful to a pint o' water—or about—the odour inhaled bein' good for croup, bronchitis, catarrh, sore-throat, common cold in the——"

"That'll do," snapped Miss Irons. "Cure 'em all, I guess!"

"Baby better?" asked Dr. Quinn in a loud whisper, stepping forward on what he imagined to be tiptoe.

"Ah, sleeping, I see; did he take the medicine?"

"Every drop; he'd just got to."

"Without compulsion, I hope. We don't want to risk—er—convul—"

"Well, he ain't had 'em, and he ain't goin' to. Now you'd better not stay here using up the steam, Dr. Quinn," she added rather ungratefully. "I've 'phoned up Dr. Malcolm, and we've just got to wait till he comes."

Before the expected visit of the greater man Dr. Quinn modestly retired, after receiving Delia's thanks for his kindness and some pointed remarks from Miss Irons on the necessity of few people in a sick-room.

"We don't want him round, anyhow," she said, when he had fairly gone; "but he can't keep his nose out of a sick-room, and never could. He makes me tired with his eternal preachin'."

"He means to be kind, though, Sarah."

"About as kind as a cow in a china shop, and don't know when he's doing harm, no more'n the same. Hadn't you better go down to pick a bit, Dely? It's 'most lunch-time; I'll set by Baby and watch. Why, there's Stephen coming in right now!"

Delia ran down to meet her husband in the hall. As she hurried towards him he paused, surprised at her anxious look.

"Oh, Stephen!" she exclaimed; "Baby's so ill, and Dr. Malcolm may not be able to come until midnight. Can't we get somebody else?"

Weighed down by a dreadful premonition of evil, she broke into hysterical sobs. Stephen tried to soothe her; when she was calmer they went upstairs.

"He's sleeping, anyhow," volunteered Sarah, who

sat knitting by the cot. "Don't you fret, Dely; you and Stephen just go down and eat your lunch."

"I can't eat! Isn't there anything we can do, Stephen?" said Delia, gripping her husband's fingers tightly. "Can't we telephone for the Norton doctor? He might come."

"Norton doctor's sick," put in Miss Irons; "got blood-poisoning."

"But some one must be doing his work."

"A young man from the hospital—Mon'real; so Libby Collins was saying."

"I'll 'phone him up, and find out if he can come sooner than Malcolm, Delia," said Stephen.

The young man from the hospital was 'phoned up, but informed the anxious father that he had cases in Norton which must be seen during the day; considering the greater distance, it was probable that he would not arrive at Lakeville before Dr. Malcolm.

"I feared it," said Irons, when he returned to his wife with the news. "We must make up our minds to wait."

The long afternoon and evening wore slowly on, while the child grew gradually worse. He slept fitfully, only to be wakened in terror by the strangling cough. The remedies which had been used were tried again with little success; they seemed powerless to arrest the progress of the malady, which had passed into acute bronchitis.

Delia could not bear to see the little fellow fighting for his breath; she wrapped him in a blanket and held him on her lap by the fire, so that she might raise him quickly when the cough came on. Her face was rigid with anxiety; a great fear held her heart in its painful grip. Time seemed to crawl as she sat thus, unconscious of fatigue or hunger—she had eaten nothing all

day—straining her ears for the sound of horse's hoofs.

It was near midnight when they were heard coming down the avenue at a gallop. In a few minutes Dr. Malcolm—a keen-eyed, weather-beaten man—was in the room. With one or two rapid questions he knelt down by the child, listening to his breathing; then, lifting him from Delia's arms, laid him on the cot and made an examination. When it was over the doctor sat watching for a moment in silence. His face was very grave. Then he rose, spoke softly to Miss Irons, and beckoned Stephen out of the room.

Delia feared to ask the question trembling on her lips, but her eyes followed them with a look of piteous anxiety.

Irons led the way along the corridor for a few steps; then he stopped short and faced the doctor.

"Your child is very ill," began the latter in a low voice. "There is a complication, and he is so young—these things are sometimes very rapid."

Stephen at once divined an intention to prepare him for the worst. The strong lines of his face were deepened in the light of the hanging lamp; he looked worn and old.

"Good God, Doctor!" he exclaimed hoarsely. "Don't say it's beyond you."

"I fear so; if I could have seen him earlier perhaps, —but while there's life there's hope."

The dreadful common-place fell on Stephen's heart like lead. He turned mechanically and walked back to the bedroom.

"Your wife?" suggested Dr. Malcolm, with his hand on the door-knob. "Could you not get her to rest presently—out of the room? She has a look of terrible strain—we might have trouble."

As they entered a choking, strangled cry came from the cot. The child flung out his arms, fighting desperately for breath. Delia raised him up, holding him in an agony of love and fear while he battled for his life.

The struggle was mercifully short; in a few moments he lay very still. His mother wondered vaguely why he was suddenly so quiet. Then, as the doctor gently unclasped her hands and took him from her, she realized the awful truth.

With a shriek that rang through the house she dropped on her knees at the doctor's feet and clung to him in wild despair.

"Dr. Malcolm, Dr. Malcolm!" she moaned. "Can't you save him? Oh, say he's not dead—my pretty baby, my darling, my little pet—he can't be dead! He was alive this morning, all day—a few moments ago; how can it be? What has happened? What shall I do? Ah, I remember now—I killed him; I took him out in the cold air—he must have been very ill then. Oh, God, have pity on me! It was my doing—I have killed my own darling. Stephen, do you hear? I have killed our child!"

Her voice rose on a scream of agony; she sprang up and turned to her husband, who caught her as she fell in a dead swoon.

"That is merciful—for a little while," said the doctor, while he helped to raise the prostrate figure, and employed the remedies medical skill suggested.

Delia remained unconscious some time; Stephen, half paralysed with grief, waited and watched for a sign of returning life.

"She will probably be difficult to manage when she comes round and memory returns," said the doctor. "In any case I shall remain here to-night and watch

her. You ought to rest, Irons—lie down on this couch,—you need it badly, man.”

But Stephen could not rest; nothing would move him from his place by the bedside. It seemed an eternity to him until Delia opened her eyes heavily and looked at him with vacant half-consciousness. She moved restlessly, moaning. Then, as memory returned more fully, she sat suddenly upright, leapt to her feet with a spring and darted towards the window. In a moment Stephen caught her, while the doctor barred her way. She struck out furiously at them both, shrieking—

“Ah, you are cruel! Let me go! Let me go with my child! It is cool in the lake to-night, and my head is burning hot. I shall forget in the water; I shall be dead, too. Let me go!”

She struggled, raving wildly as they held her. When at length they got her to lie down again, the doctor gave her an opiate. Gradually she became quieter, and sank into a deep slumber.

“Now, Irons,” said Dr. Malcolm, “I want to send your man for Nurse Ellis, who’s staying three or four miles off on this side the lake. A note from me will bring her.”

The messenger was soon dispatched; the nurse arrived at daybreak, when Delia still slept. After giving all directions the doctor left, promising to return early on the following evening. He was accustomed to scenes of death and agony, but the misery of that night pierced his heart as he rode from the stricken house.

“It’s a damned hard world,” he muttered aloud, while his horse broke willingly into a homeward gallop. “I helped cut off the leg of one curly-head this morning—maimed for life, he is—and here’s

another lying dead because of a beastly bit of mucus; his mother driven to temporary madness. All's right with the world? Good God! Superficial fools; let 'em try a doctor's life!"

He slackened speed to light his pipe, smoking hard as he started again at a canter; before long he was at home and in the deep sleep of the worn-out man.

For weeks after her baby's death Delia Irons was very ill. She imagined, in delirium, that she had killed her child and denounced herself as a murderess, begging those who nursed her to take her life also.

Stephen listened and watched her with agony of heart. He had loved his boy intensely, the more, perhaps, because such happiness had come late to him; the sudden loss was a terrible blow. He bore it in his own way—battling silently with grief—but his outlook on life was darkened. His happiness had been too great to last; a few hours had stolen the precious life of his child and left his wife half mad.

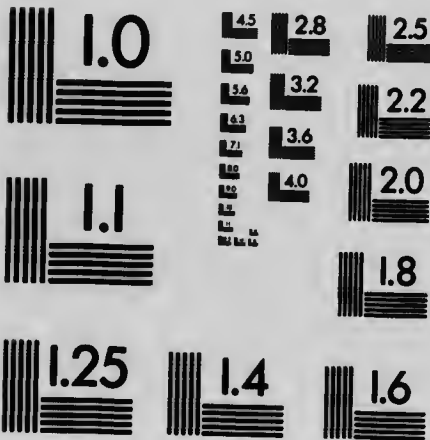
Delia's case was worse than his, for while he loved her passionately, she gave him but a mild affection—not strong enough to guide and console in a bitter trouble. During her slow recovery she hardly spoke of her loss; she would remain for long spaces of time unoccupied and silent, only showing by a moan or sigh when the burden of her thoughts became intolerable.

As soon as she was allowed to leave her room she wandered about the house, looking for her baby's clothes and toys, discovering them where they had been carefully packed away. When she was able to go out of doors she turned at once to the cemetery on the hill-side. Stephen was with her; together they



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visited the tiny grave. It was bitterly cold; the first flurries of snow were whitening the grass, and the flowers that Lady Dunlop sent regularly from Montreal had shrivelled in the sharp air.

They stood a while in silence; then Delia said—

“Will you leave me a little? I should like to be alone.”

Stephen did as she wished, and walked slowly up and down the hill beyond the gate. At last, fearing she might take cold, he returned, to find her lying on the grass with her arm thrown across the snowy mound, her whole body shaken by despairing sobs. He raised her gently, persuading her to go home, though relieved to see her weep, for the breakdown was more natural than her frequent stony calm.

After this she paid daily visits to the cemetery, always returning in a worn-out state, her eyes swollen with crying. It seemed that the fountain of tears, once broken up, could not be restrained.

“Your wife can’t spend the winter here, Irons,” pronounced Dr. Malcolm, when Stephen asked for his advice. “You must take her away—travel, or get her into the City, where there is more to distract her thoughts.”

But Delia absolutely refused to travel, nor could she at first be persuaded to go to Montreal. The entreaties of her husband and Lady Dunlop at length prevailed; she promised to visit her friend for an indefinite period.

“That’ll do,” said the doctor, “provided she doesn’t turn round and come back as soon as she gets to town. Once in Europe, she couldn’t return so quickly, but anywhere’s better than Lakeville, where she is being constantly reminded of her loss. And she must go into society—mustn’t shut herself up. Anything to

keep her from looking back, and to give time a chance to heal."

He wrote in this strain to Lady Dunlop, an old friend of his, who promised that his orders should be obeyed.

Some days later Stephen took his wife to Montreal, leaving her in Lady Dunlop's care for a few weeks. At the end of that time he hoped she would be well enough to travel, or settle with him in the City for the winter.

"She'll be a mortal sight better for a change, Dely will," said Sarah, when her brother returned with an aching sense of loneliness to his altered home. "Bad's could be for her to be right here where it all happened—the dear lamb lyin' so near. Now her mind'll may-be get took up with other things, and she'll p'raps mend a bit," she concluded, whisking the snow from his coat in the outer hall.

So Stephen Irons and his sister were left alone again. There was a marked change in Sarah since her little nephew's death; she looked older and her manner was much gentler. During Delia's convalescence she had tended her with untiring kindness. Now that her brother was once more left to her care she ministered to him with her old energy, in which a new sympathy and tenderness mingled somewhat pathetically. Stephen observed her attempts to arrange the rooms and meals as Delia would have had them, and affectionate gratitude helped to lighten the quiet gloom of his loneliness.

CHAPTER XIII

FOR some time after Delia's arrival in Montreal she could not be induced to see visitors or take part in the quietest social function. Lady Dunlop, feeling that she must be given time, did not press her unduly. One day, however, as they sat together after lunch, she determined to insert the thin end of the wedge.

"I am thinking of giving a bridge party to-morrow evening," she said casually; "only a small affair. You really must join us, dear; it will do you good to see a few people."

Delia's manner immediately showed nervous agitation.

"Dear Lady Dunlop, I simply cannot meet any one yet. Of course you must have a bridge party; you have given up far too much of your time to me already, but I can go to my room early—indeed, I must. Pray do not press me to join; I can't bear it."

But, remembering her promise to the doctor, Lady Dunlop persisted gently, until Delia exclaimed—

"I will do as you wish. You won't think me very rude if I leave before it is over?"

"Not in the least; any one would understand and excuse you," replied her hostess, delighted at the concession. "Now I am going to lie down; wouldn't it be wise for you to take a little rest also?"

Delia protested that she would rather sit by the fire, but, left alone, she dropped all pretence of reading and sat in bitter reflection, gazing absently at the glowing coals. She was so occupied with her sad

thoughts that she started violently when the door opened and the footman announced—

“Mr. Ramsay.”

“I fear I am disturbing you,” said Keith, taking her hand with a look of sympathy that almost broke down her self-control; “but I was told that Lady Dunlop was at home.”

“She has gone upstairs to rest,” replied Delia, battling against her threatening tears. “Won’t you sit down?”

She seated herself with her back to the light, but he had already observed the pallor of her face, and was startled by the quiet hopelessness of her manner, so different from its former vivacity. She had lost her colour, her eyes were heavy, her lips set in sad lines. Her beauty was obscured by the shadow resting on it, but her appearance woke in him something more than his former love for her—a passionate pity—breaking down the barrier that pain and anger had raised in his heart against her. At that moment he forgave her entirely.

“Are you staying long in town?” he asked; and she was conscious of a great gentleness in his voice.

“I hardly know; I suppose so, until—until I forget a little. My child is dead.”

Her voice broke into piercing sadness on the last words; she looked at Keith with restless, unhappy eyes.

“I understand,” he said softly, glancing at her black frock.

The sympathy in his face gave her a vague sense of comfort.

“It was terrible—it is terrible still,” she said; “but I have to go on without him; nothing can bring him back. And it was my fault. If only I had understood

how ill he was! I took him out in the frosty air when he should have been kept warm; but for that he might have been living now."

Her tones dropped to a dry whisper at the torturing thought; she clasped and unclasped her hands, moving restlessly, with all the signs of great mental distress.

"If only I could stop thinking of it!" she moaned.

Her nervous agitation struck Keith painfully.

"You must stop," he said with decision.

She shook her head.

"That is impossible."

"Not if you make a determined effort to distract your thoughts. You must go out—often—into society. It's not right to shut yourself up and brood over your grief."

He spoke almost sternly, for he was filled with a desire to save her from herself.

"Ah, you don't know how hard it is," she murmured, despair in her sad eyes.

"No, but I can perhaps guess a little. And I do know that you must fight desperately against looking back. You are very much altered."

Delia looked miserably into the fire, but did not answer for a few seconds.

"I suppose you are right," she said at last. "I ought to try, at any rate, and I am to begin to-morrow, though I detest the thought of it. I've promised to join Lady Dunlop's bridge party—that is, as long as I can bear it."

"That's very brave of you," exclaimed Keith heartily. "I'm so glad." Then, after a slight hesitation, he asked, "Have you been snowshoeing or ski-ing at all this season?"

"No."

"Janet and I have been out to-day," he continued.

"It was fine, though the snow was a trifle soft. I wonder if you would go over the mountain with us to-morrow afternoon? I shall be free for a few hours. Do come!"

She fidgeted with her handkerchief, trying to think of an excuse; but, finding none, she said listlessly—

"It's very kind of you; perhaps I will."

Ramsay did not press her further, and began to talk of England, where he had spent most of the previous summer. Delia listened, replying now and then, but her show of interest was evidently sustained by an effort; they were both relieved when Lady Dunlop reappeared.

"Why, my dear Keith," she exclaimed delightedly, "how very glad I am to see you! And you've come just in time; I was on the point of telephoning to ask you to make one of my bridge party to-morrow evening. It's short notice, I know, but don't say you're engaged already."

He was not engaged, and accepted the invitation.

"Just a small party," explained Lady Dunlop. "Mostly old friends, except Mr. and Mrs. Bennet-Porter, who have taken a house in the city for the winter. Americans, very rich, I'm told, and extremely smart—too smart, I fear, for my old-fashioned notions; but I'm behind the times. Have you met them?"

Keith had not, and said so.

"Well, it seems quite the thing to know them, though Harriet Fisher is so critical of Mrs. Bennet-Porter. She's handsome in a way, very dashing, *and* her frocks! Parisian, my dear Delia, Parisian to a rag!" Lady Dunlop threw up her hands and eyes as if it was impossible to convey in mere words the extremely French character of Mrs. Bennet-Porter's clothing. Then she dropped her, frock and all.

"What a glorious day it's been!" she said, moving to the window. "Lovely for snowshoeing, I should say."

"Yes; there's a good undercrust," agreed Keith, "and the fresh snow is hardening; it's just cold enough to be pleasant. Janet and I were out this morning."

"I wish Delia would go," she suggested, glancing at her visitor, who sat, chin on hand, looking dreamily into the fire.

"Mrs. Irons has promised to join us to-morrow afternoon."

"Oh, I *am* thankful; you deserve all that's good, Keith, for having persuaded her. And now it's nearly tea-time; will you please ring the bell?"

It was a very pleasant little tea-party; even Delia, through all the benumbing effects of grief, realized it; she felt some lifting of the depression that had now become habitual to her.

Lady Dunlop was a pleasant talker and, what is much more rare, a good listener also. She knew how to draw out silent people, how to keep talkative ones in check by cleverly placed remarks or answers.

Keith was at his best with her; his reserve vanished, and he talked well. The two summers of European travel had imparted richness and colour to his imagination, also vigour to his ideas. He seemed to have found the background for which he had been seeking. He had observed things and people with keen intelligence; his hostess listened and replied with a pleased smile on her comely face, thinking as she watched him that he was a man whom any country, old or new, might be proud to claim.

The cosy hour that follows tea passed rapidly. It was nearly six o'clock when Ramsay, glancing at his

watch, declared that he had almost forgotten an appointment. He said good-bye to Lady Dunlop, then turned to Delia, who had spoken very little during the conversation.

"Janet and I will call for you to-morrow, immediately after lunch," he said, as he shook hands with her.

There was no getting out of it now, so she thanked him and promised to be ready.

Lady Dunlop watched his tall figure striding over the frozen snow of the carriage-drive until he turned into the street and disappeared.

"Keith Ramsay," she said emphatically, resuming her seat by the fire, "has the finest head—I don't mean to look at only, though to my mind he's better-looking than ever—and the truest heart in the world. If he'd been my son, now—but there, I should probably have spoilt him."

And she took up her apology for sewing with something like a sigh.

Delia heard her vaguely; she was thinking that Keith's visit had interested and roused her more than anything which had happened since her baby died. His manner towards her had expressed the most delicate sympathy, but it had not in the slightest degree recalled the days before her marriage.

She was content that the former time should be forgotten; grief, for the present, seemed to have benumbed every other emotion. She thought it impossible that love for any one but her dead child could ever influence her powerfully again. Keith had been very kind about snowshoeing, but she began to wish that she had refused to go outright; and the bridge party—*that* would be worse still. She felt incapable of making the smallest effort towards doing anything

unusual. However, she had promised, so both affairs had to be got through somehow.

"You are looking very much better to-night, dear," said Lady Dunlop, kissing her approvingly, as they said good-night. "You can't think what pleasure it gives me to see it."

Delia embraced her friend warmly and went upstairs, feeling that on the whole she had behaved well.

The following afternoon on the mountain was decidedly pleasant. The temperature was low enough to make the newly fallen snow crisp and delightful to tramp on. The sun was very bright, while the exhilarating air acted on nerves and spirit like some magic draught.

It was not long before Delia Irons began to feel the powerful charm. Nature had given her a healthy frame; moreover, she was young. At first she was rather silent; Keith and Janet did not worry her to talk, but soon the marvellous atmosphere got into her blood, colour came back to her cheeks and tone to her voice. Despite herself a slow, reluctant sense of happiness stirred in her heart, awakening hope once more.

Keith rejoiced to see that by the time they reached the mountain-top she had regained a little of her old vivacity; he understood how much better she could battle with depression on the heights. But when they turned to go downwards to the City again her lightened spirits fell to dejection.

"Life seems so much easier up here," she sighed. "How I wish I need not go down!"

"Well, the only remedy is to come up again as soon as possible," said Ramsay, smiling, "since we should be frozen stiff if we stayed here. Janet and I

shall be out again on Saturday, shan't we, Jenny? Will you come with us?"

Delia hesitated, and then promised to telephone on the next day.

When she entered the drawing-room before dinner that evening her hostess was delighted to see how much better she looked for the afternoon's exercise. Her eyes were still sad, her face thinner than it should have been, but a bright spot of colour burned in each cheek, contrasting brilliantly with her clear complexion and dark hair. Her clinging black frock, emphasizing the beautiful slimness of her figure, added to the distinction of her appearance.

The bridge party was fairly large, in spite of Lady Dunlop's original intention that it should be a small one. She was hospitable to the core, and having asked a certain number of people, immediately thought of as many again who ought to be invited to meet them. Fortunately her perception as to the mingling of guests was almost infallible; she had known her circle long, and understood exactly who would blend with whom.

On this occasion they were, as she had said, mostly old friends who, knowing each other well, gave an air of social cohesion to the function—rather like a family party. Among them the Bennet-Porters shone conspicuously new. They were a youngish couple of American parentage, who had travelled and lived abroad so much that they seemed to have disposed of any nationality which they originally possessed. They were now visiting Montreal for the winter, intending to settle there occasionally, if the social life suited their tastes. Hitherto they had found it only agreeable, professing themselves quite in love with the City.

The Bennet-Porters were very rich and extremely

sociable. They enjoyed spending money. As neither of them was too young to be interesting nor too clever to be comfortable, they made acquaintances rapidly.

Mr. Bennet-Porter drew the greater portion of his large income from a wealthy New York firm in which his father had been a hard-working partner, but he himself had never known the drudgery and excitement of making money. Some of his young bachelor years had been spent in travel; he knew Europe well, and could talk of his wanderings in a pleasant, if rather superficial, manner.

His wife, who was a few years his junior, had also inherited a large fortune. She had been expensively educated in England and France, where she had acquired a few useful accomplishments without being socially handicapped by too much learning. As Lady Dunlop said, she was handsome, in a dashing sort of way; her figure was fine, and she had never been known to dress badly. Both Bennet-Porters were extremely good bridge players, a fact which contributed to their popularity in Montreal society, where, from the first, their wealth and sociability had procured them an excellent position.

They had been introduced to Lady Dunlop by old friends of hers; she had met them again and again at different houses. The Bennet-Porters were apparently the fashion; they were easy to entertain, and a new social element has its value in most circles. It is true that Harriet Fisher did not like them; she said so frankly, but then she was sometimes almost eccentric in her likes and dislikes.

Lady Dunlop herself thought the new-comers a trifle hard and glittering, though very pleasant withal. She called and invited them to her party. They accepted, they came, bringing with them a rather *too* pronounced

air of elegance and fashion. Mrs. Bennet-Porter was perfectly well aware of her own exquisitely Parisian frock, but she appeared quite unconscious of its effect on the other women, bearing herself with the ease of a person who is too superficial to be diffident or reserved.

When Delia was introduced, Mr. Porter bowed with a look of undisguised admiration, while his wife, learning that Mrs. Irons was English, immediately overwhelmed her with delighted chatter of her own enthusiasm for British places and people.

Later, at bridge, Delia found herself allotted to Mr. Porter, and felt glad that she had learnt to play fairly well; she divined that, in spite of his suavity, he might be a critical partner.

It was Lady Dunlop's habit to play for very low stakes only; her friends knew her views on the subject; they never proposed larger sums. The Bennet-Porters politely veiled their surprise, and risked their twenty-five cents with as much apparent pleasure as if the amount had been twenty-five dollars or more.

It was impossible for them to remain ignorant of their hostess's rule; Harriet Fisher, seated at a neighbouring table with the Morgans and a callow youth, was proclaiming in her distinct, rather nasal, tones the exact limit which had always been observed by the Dunlops. This information, ostensibly given for the benefit of the callow youth, was really intended for the ears of the Bennet-Porters. Miss Fisher privately thought that they should understand where they were, and be kept in check if necessary.

Mrs. Irons and her partner won frequently; Delia was astonished at the keen interest she soon began to feel in the game, and willingly yielded to its fascination. She would have welcomed almost anything that

helped her to cast off the tyranny of sorrowful thoughts. Under this new excitement she played with spirit, winning warm approval from her partner. Both he and his wife were effusively attentive to her during the evening.

"I should be so delighted, Mrs. Irons, if you would come and see me!" gushed Mrs. Pennet-Porter, as she said good-night.

Delia thanked her, but explained that she was not going out at present.

"Oh, I quite understand," exclaimed Mrs. Porter, with overwhelming comprehension, "but it should be so very quiet—hardly 'going out' at all. However, it would be extremely sweet of you if I might be allowed to call some time instead?"

And she departed in a whirl of thanks and protestations of pleasure.

"I'm not very sure that I really like society folks—I mean the rapid kind," said Lady Dunlop, as they sat together over the fire after the guests had gone.

"They *are* rather exhausting, but they mean well, I suppose," Delia replied, in evident weariness of them all.

"My dear child, how stupid and selfish of me to keep you awake talking! You've been very good to-night; I think it has helped—you look so different. Really, you mustn't shut yourself up any longer; but there, we won't argue the point now. Suppose we both go to bed."

The morning brought letters that materially affected the plans of both Lady Dunlop and her visitor. The former received one from her only sister, a Mrs. Farrant, who had settled with her husband in the West years before. She was now a widow, her two

daughters were growing up, and she wished to give them such advantages of travel as she could afford.

For various reasons Mrs. Farrant had not visited Montreal during a long period, though she and her family had been repeatedly invited to do so. Now, it appeared, she was coming at last; Lady Dunlop was delighted at the prospect of seeing her sister again, and eager to meet her nieces as grown-up young ladies.

"They must certainly come," she said, with an air of excitement that made her look almost girlish. "But, oh dear, what a pity! I've just asked Mrs. Edward and her girls to stay here, while they're looking for a convenient flat; it would have been much nicer to have had my sister with her family only. I hope the two parties will get on together; it may be a problem to make them all comfortable. Of course, if I put off either, it must be the Dunlops, but I don't like to do that; Mrs. Edward is so——"

Here Delia, who had been glancing through a long letter from her husband, gave an exclamation of dismay.

"No bad news, I hope?" asked her hostess.

"I'm afraid it is. Stephen writes that Sarah has caught a severe chill and is seriously ill. I'm afraid she wore herself out over me, and then she—she has felt it all, you know. They have Nurse Ellis, it seems, but of course Stephen can't leave home; he won't be able to come this week-end as he intended."

"My dear Delia, how very sorry I am! It is unfortunate."

"Yes," agreed Mrs. Irons, fingering her tea-spoon in a preoccupied manner.

"It's very worrying for you," resumed Lady Dunlop; "but do eat your breakfast. Poor Miss Irons!

Though she'il be well looked after, if Nurse Ellis is there; you may depend on that."

"Oh yes, but I wonder if I ought to go home? And yet I feel as if I can't!"

"I don't think you should entertain the idea for a moment," was the prompt reply. "You are just beginning to make a start in the right direction. A return to Lakeville would probably throw you back again; what good would you be to your sister-in-law or husband then? Does he wish you to go home?"

"It does not seem to have occurred to him that I should think of doing so," rejoined Delia, greatly relieved that Lady Dunlop's view of her duty coincided with her own wishes.

"Then I certainly should not suggest it, for some time at any rate. It is better for every one that you should remain here, dear, and I'm sure your husband thinks so. Do drink your coffee; it will be quite cold."

Delia obeyed, feeling that she had escaped an uncomfortable bit of self-sacrifice. Having once got away from Lakeville, she had a dread of returning thither. For her the place was associated with great wretchedness; she had developed a nervous horror of living there again, though she tried to subdue and conceal it. She was not normal on the subject; Lady Dunlop was right in fearing that a premature return might spoil the chance of complete recovery.

"My sister wishes to come next week," she said, taking up her own letter again. "I must set about arranging matters at once."

Delia had been rapidly thinking out a possible plan.

"Dear Lady Dunlop, you really must allow me to give up my room," she pleaded. "It's not only one of the best in the house, but I ought not to be quar-

tered on you at all just now, when you will be having so many other visitors."

"Nonsense, child! I love to have you. We shall manage quite well; and where would you go, pray, since we've settled that you're not to return to Lakeville?"

"The furnished house we had last winter is still to let, I find."

"But you couldn't possibly go there with servants only—your husband will not be able to join you; Miss Irons won't be fit to manage at Maple Farm for some time to come."

"There are such people as companions—chaperons," murmured Delia.

"And pray, where would you find one all in a hurry, such as would be pleasant to live with and also satisfy Mrs. Grundy—who is a power even in this apparently unshackled country?"

"I am sure there must be numbers of suitable unattached persons in Montreal who would be quite willing to play duenna, if one knew where to find them. Stephen will be able to come for week-ends as soon as Sarah is better; he intended taking a house or flat in town again this winter, you know."

She persisted, returning to the subject often, until her hostess perceived that she regarded the plan seriously. In fact, the more Delia thought of her new project, the more determined she was to carry it out.

For one reason, she wanted to escape the whirl of gaieties which so many young visitors would certainly bring about. Then she actively disliked Mrs. Edward Dunlop, and did not pine for the society of her daughters; the Farrant girls might be no better. Just now she shrank from the idea of constantly meeting any of them.

She caught at the prospect of her own quiet *ménage*, where she might come and go free from the observation of curious and possibly unsympathetic eyes; then the practical details of settling in would provide definite occupation, for a time at least. The interest that sprang into her face as she discussed the matter caused Lady Dunlop to think that the arrangement might act as an excellent distraction. With this hope she at length gave in, promising to try and find a chaperon.

"I shall not have to hunt far, I imagine," she admitted, with a sly smile; "but I should not have owned up to it, had I not seen that you are absolutely determined to leave me, Delia."

"You are too kind, but I've quite made up my mind," was the decided reply. "If I can't get a chaperon, I think I shall start without one."

"There will be no necessity for that; indeed, I have heard something of a lady who might possibly do, though, mind, I know very little about her personally. Her name is Mrs. Howe—the widow of an English clergyman. She was left badly off, and came out last fall, ready to take a situation as companion, house-keeper—almost anything, I believe, now, for the poor soul is getting desperate. She is utterly unfitted to go in frankly for domestic service—which is really what a 'lady help' must be ready to do here—and her bit of money is running out. I heard of her through the Vicar of the Anglican Cathedral, and promised to help if I could, but so far nothing has turned up."

"What is she like? Have you seen her?"

"Yes; we met at the Vicarage one afternoon. Quite a lady—presentable-looking—about fifty, I should say. She would probably be glad to take even a short engagement, until something else turns up. I think this plan of yours quite mad, when you might easily

remain with me, but you will, at any rate, be giving poor Mrs. Howe a helping hand; she belongs to a class for which the Charity Organization is no good."

"She seems to be just the right person, from your description. Where is she staying? Perhaps you would take me to see her?" asked Delia.

"Certainly; but we mustn't go too fast. Your husband should be consulted; he may not approve."

"Oh, I am sure he will, if I wish it," was the confident reply. "It has done me a world of good to be with you, dear Lady Dunlop, and I can never thank you enough for your kindness, but I feel that the occupation of starting my own house, the new kind of life with an entire stranger, will give me a fresh impetus."

"I think I understand, dear. Well, I will telephone to Mrs. Howe provisionally this morning; you write to your husband and get his opinion."

Stephen Irons was rather surprised at his wife's eagerness to set up housekeeping, but he understood her desire to avoid the rampant high spirits of the Dunlop girls, though he was not quite convinced that the new plan was necessary to her complete recovery.

However, he was ready to do anything in his power for Delia's happiness; it would be far pleasanter, too, when he could leave for a week-end, to spend it alone with her than among that crew of girls. He had great faith in Lady Dunlop's judgment, being unconsciously influenced by it; also he trusted his wife entirely. He wrote to the latter in a kind, indulgent strain, bidding her to do as she pleased, and enclosing a generous cheque for immediate expenses.

Delia felt some pangs of conscience as she realized how little she missed him, that she was sometimes even

relieved by his absence, but she tried to ascribe this indifference to her present benumbed mental state.

Thus the matter was settled, the house was taken, and the English widow engaged. Woo Chong Kee, the Chinaman, fortunately discovered at intermittent work as café cook, was easily won back to his domestic supremacy in the Irons household. A maid-servant was found, and in a short time Delia and her staff were comfortably installed.

CHAPTER XIV

THE novelty of this change gave Delia Irons, for the time, a new interest in life. It was a picturesque little household, with the Chinaman in the basement, the clerical English widow in the upper flat, and the Swedish housemaid hovering somewhere between them.

Mrs. Howe proved the most pleasant and amiable of chaperons, but she could not easily adapt herself to the usages of a new country. She clung with intense conservatism to her thick walking boots—scorning rubbers—thereby making slow and slippery progress about the snowy streets and narrowly escaping broken bones. Also she had to awake several nights in a half-frozen condition before she could be induced to leave on the heat when her bedroom window was open. Her religious prejudices, too, interfered with her thorough enjoyment of Woo Chong's elaborate iced cakes. She was convinced that she ought to labour for his conversion, and presented him with leaflets issued by the Religious Tract Society.

The Chinaman's English was limited, but the tracts sometimes contained pictures which moved him to uncanny mirth; he accepted them with an inscrutable smile. As a return gift he bestowed on the English lady a heathenish-looking bracelet, such as adorned his own wrist.

Household affairs, however, moved smoothly, despite differences of race and religion. Mrs. Howe, in her quiet way, managed things well; Delia was glad to leave practical matters to her.

It was not long before Mrs. Bennet-Porter fulfilled

her promise to call; an invitation to dinner followed, which was declined. She then begged Mrs. Irons to come in of an evening for the quietest of quiet bridge parties. It was difficult to find a sufficient excuse in a moment at the telephone; Delia wavered and accepted.

The Bennet-Porters received her with joy; it was not unpleasant to be treated with such marked attention by her host and hostess among the rich and fashionable people who were present. She began to feel glad that she had come.

Every one played bridge well, for much larger sums than Delia had ever risked before; but as Mr. Bennet-Porter was her partner, she kept mostly on the winning side. Excitement caught her in its intoxicating whirl, the more madly exhilarating for months of misery and repression. It was such a relief to feel keen delight in anything again that she welcomed and encouraged the craze for play which had taken hold of her.

When the game was over she rose with flushed cheeks and bright eyes, chatting gaily to her host. He had thought her very pretty at Lady Dunlop's; now she looked beautiful. Mr. Bennet-Porter was susceptible to feminine charms.

Delia soon began to look forward with almost feverish eagerness to Mrs. Porter's bridge parties; there were at least two a week, and she was nearly always invited. At first she found no difficulty in keeping up with the drain on her purse, for Stephen made her a generous allowance; also, as she often played with Mr. Porter, she sometimes won enough to make up for losses. But success rendered her bolder; she staked more and lost more.

The excitement of gaming was now beginning to have the strongest fascination for her; but neither of her best friends guessed it, nor did they know of the

high stakes played for at the Bennet-Porters'. Lady Dunlop, being much engaged with her visitors at this time, saw Delia rarely, and then, observing the improvement in her looks and spirits, imagined that the Porter friendship was an excellent tonic. She had no opportunity of discovering the truth for herself; Mrs. Bennet-Porter purposely abstained from asking Lady Dunlop to her bridge parties on account of the latter's "prudish notions" regarding play for money.

Keith and Janet Ramsay did not belong to that particular set most affected by the Porters; they were both too busy with their University work just then to spend much time at social functions. They frequently lured Delia out to ski or snowshoe on the mountain, sometimes returning with her to tea, a snowy, hungry trio, and rejoicing Woo Chong's heart by consuming quantities of his wonderful cakes. But beyond these excursions and an occasional meeting at Lady Dunlop's they saw little of each other.

Mrs. Howe, yawning late over her knitting, her thoughts divided between calculations as to how soon she might save enough to return to England and concern for the soul of Woo Chong Kee, never guessed that the pretty young woman under her wing was just then in much greater need of salvation than the hard-working Chinaman.

Neither had Stephen Irons any disturbing fears on his wife's account. He had spent a week-end with her in Town, and was overjoyed to find her so much better in health and spirits. He chafed at their separation, but his sister's recovery was very slow; he would not be able to leave Lakeville for some time yet. He himself looked rather worn and tired, but he was very happy at seeing his wife again, and full of affectionate solicitude that she should have all she needed in Town.

"Do you want more money, Delia?" he asked, when they were about to part.

She did, and he immediately wrote a cheque for a considerably larger sum than she mentioned. Her heart condemned her at his ready kindness; she had lost a good deal at bridge lately. For a moment she longed to confess where so much of the money went, but resisted the impulse. She told him, however, of the Bennet-Porters' hospitality, though she did not explain how the evenings at their house were spent.

"You are quite right to go out often, dearest," said Stephen, smoothing her hair tenderly, as he bade her good-bye. "I don't know the Porters, but they seem to be a good sort. Friends of Lady Dunlop's, aren't they?"

Delia did not think it necessary to say how very slender that friendship was; Irons returned to the country fully satisfied that Town was the best place for his wife at present. He sighed heavily as he drove past the little cemetery on the hill-side—now under deep snow.

"Ah, it's better for her to be away," he muttered, gripping the reins harder in the pain of recollection; "better to try and forget it all."

Once during his short visit they had spoken of their lost child; Delia's tears and depression for hours afterwards showed him how needful it was that she should keep away from Lakeville until time had done more to heal the wound.

Mrs. Irons' style of living in the City, though not highly luxurious, was, in truth, somewhat costly. The position of her house meant a high rental, the wages of the domestic staff amounted to a considerable sum, so that the price of living daintily in an expensive

city was rather alarming. Delia was generous to those whom she employed: Mrs. Howe had every comfort, the Swedish maid fared more delicately than she had imagined possible; Woo Chong subsisted on mysteries of his own invention.

A good deal of money had been spent on altering the furniture. As often happens in a "furnished house," there were abominations that offended the eye and could not be endured. Old Oak and Chippendale had been substituted for gilt chairs, and a few pictures of real worth for the regulation specimens of supposed art which disfigured the walls.

Delia had also bought some pieces of old silver, a quantity of dainty china and cut glass. All these things, she told herself, would look well in the big rooms at Maple Farm, and replace a few monstrosities which still worried her there, so that they could not be exactly regarded as personal extravagances. The cost of horse and man for the smart little sleigh in which she drove out daily was certainly very considerable; there were many other expenses which helped to account for the large sums of money Stephen sent her, but it was the constant leakage at bridge—she had lost steadily of late—that told on her resources.

The Bennet-Porters—to do them justice—did not guess her real position. Mrs. Irons apparently took her losses with careless good-humour; she dressed well, lived smartly, and had the air of being extremely well-to-do. Her friends imagined that she suffered as little inconvenience from bad luck at cards as they themselves.

They did not know that Stephen Irons greatly disapproved of playing for money at all, and that his wife's power to continue this form of excitement depended on his being kept in ignorance. Delia could

not quite understand why she had lost so often of late; she felt sure that she was playing better than when she won more frequently.

It is true that she had been Mr. Bennet-Porter's opponent instead of his partner, as happened regularly at first. But then a host cannot devote himself exclusively to one lady guest without exciting remark; he had already been conspicuously attentive to her. The fact remained, however, that whenever she played against him she always lost, though his manner to her was most pointedly gallant. She was not certain that she really liked him, but both he and his wife had a fascination for her; she was on very friendly terms with them. She dined often at their house, and entertained them at cosy little return dinners, sometimes going out with them to the theatre or a concert.

It would have been better for Delia had she gone to such entertainments oftener, and depended less on bridge for relief and distraction. But the game had now got a strong hold on her; play for money interested and excited her beyond everything else. She had almost entirely given up her music—it was associated with the long, quiet days at Lakeville; either to play the piano herself or listen to others produced a fit of restless agitation.

Delia never invited Lady Dunlop to dinner with the Bennet-Porters, feeling instinctively that they would not harmonize long; she had also, for the same reason, avoided asking the Ramsays to meet her new acquaintances. But Mrs. Bennet-Porter, who had lately encountered Keith again at Lady Dunlop's, was charmed with him anew. She poured forth enthusiastic chatter about him; his face, his manner, his "air," she declared, thrilled her delightfully.

Finally she threatened to make a personal raid on

him and comr and him to one of her bridge parties. Delia, thinking it better that Keith should know something more of the Bennet-Porters before being descended on in such a manner, invited him and Janet to meet them at a small dinner-party.

Keith readily accepted the invitation. He privately thought Delia's new friends superficial and a trifle boring, but he was anxious to understand the secret of their influence over her. Also the prospect of spending a whole evening with her had a powerful charm for him.

It was a small party, for Delia's two sets of friends were the only guests. The dinner was excellent,—a triumph of Woo Chong's art,—the hostess was charming, while the talk, guided by the Bennet-Porters, flowed easily, if in rather shallow channels. Even Janet Ramsay forgot to be shy, and chatted pleasantly with Mr. Bennet-Porter, who sat between her and Mrs. Irons, making himself agreeable to both.

His wife's fascinations, meanwhile, were being liberally bestowed on Keith. She deluged him with small flatteries in the course of expounding her views on every subject under the sun, receiving in return so much polite attention that she very soon added him to her list of supposed admirers. Had she guessed that he was quietly noting her lack of depth and her apparent insincerity, she would have experienced a thrill of the wrong kind; he would have been pronounced "horrid" instead of "charming." But Mrs. Bennet-Porter, blissfully unconscious, rattled on, until at length she left him free to turn to mild Mrs. Howe for a little rest.

Later on in the drawing-room bridge was proposed. It was impossible to have any music, for there was no piano,—Delia had not yet been persuaded to hire one,

—and, even had there been, the Bennet-Porters much preferred cards.

“But we can’t form two sets; there are only six of us,” said Mrs. Porter, looking round doubtfully.

“I don’t care for cards,” put in Janet; “I shall be quite content to watch.”

“And Mrs. Howe doesn’t play bridge,” added Delia, “so our number is just right.”

The Bennet-Porters appeared relieved; cards were produced, and they settled down to play. Delia paired with Mr. Bennet-Porter, while his wife gladly accepted Keith. Janet was left to chat with Mrs. Howe or pet the Persian kitten, which much preferred the cosy drawing-room to Woo Chong’s domains below—despite the certain joy of a rat-hunt in the basement.

In those far nether regions the worthy Chinaman was now clattering among empty dishes and half-consumed delicacies, talking at the same time in an unintelligible lingo to another of his tribe, who had suddenly appeared, as if from nowhere, hoping to entice his friend to a certain café well known to them both.

“I no go,” said Woo Chong, suddenly breaking into his English, while he stowed away the remains of dinner in a refrigerator placed in the basement hall. “I plenty much do here. You stay?” he concluded, more in question than invitation.

The visitor grinned, sat softly down on a chair, and responded volubly in his native tongue. For a time the two Asiatics kept up a high chatter, only interrupted by Woo Chong’s sudden raids on the rats which were sharpening their teeth with remarkable vigour behind the wooden skirting of his bedroom—the bolder ones emerging to peep at him with curious, beady eyes.

"I fix him rat plenty much to-mollo," remarked the Chinaman, as he reappeared, quite cool and collected, after a violent skirmishing and banging; "I damn well fix him to-mollo."

Upstairs, in the polite society of the drawing-room, bridge was being played with that solemn concentration characteristic of its devotees. Keith observed, with some surprise, that Delia was intensely keen on the game; he was also greatly astonished at the high stakes which she and the Bennet-Porters seemed to take as a matter of course. To-night he and his partner were on the winning side, but he determined that he would never again risk losing so much.

He had not expected to find Delia on quite such intimate terms with her other guests, and thought Mr. Bennet-Porter's manner towards her a little *too* easy. Ramsay felt distinctly jealous that she appeared to be pleased by the attentions of such a man, for, despite his veneer of refinement, he decided that the fellow was not a gentleman.

He would perhaps have been better pleased had he known that Delia was secretly comparing himself with her partner, much to the latter's disadvantage. Seeing them together, she realized vividly the difference between the two men. For a few moments she forgot the game, as certain memories, charged with bitter regret, claimed her thoughts; she remembered what Keith might have been to her.

The momentary abstraction passed almost immediately, but it cost her an important card. Mr. Bennet-Porter raised his eyebrows with anything but a pleased expression, and Delia bit her lip in annoyance, both at his manner and her own forgetfulness. Luck was against them after this, and she played badly. When the game ended, she and her partner were each minus

a considerable sum. Mr. Bennet-Porter's face was not pleasant to see; he tried to conceal his chagrin, but Delia understood the politely veiled sarcasms over her unsuccessful efforts to retrieve mistakes and make the best of a poor hand. She, too, greatly disliked being beaten, for the loss of money meant much to her.

"We are not in form to-night, Mrs. Irons," remarked Mr. Bennet-Porter, rising from the table; "there is some diabolical agency against us, I fancy."

His smile was not pleasant; he was obviously put out, but his wife laughed gaily.

"So we're the diabolical agency, Mr. Ramsay! Very polite, I must say! But, after all, we've got the filthy lucre, haven't we? And really, Henry, I don't see that you've so much to complain of; what I've won comes back to you, in a way. Mrs. Irons is the genuine loser."

"Oh, does it come back to me, though?" queried her husband, with a slight sneer.

Keith said nothing, but he looked meaningly at Delia; she knew that he was not in the habit of playing for money, that he would not care to keep what he had won from her, but she affected not to understand.

"Well, I deserve to suffer, so it works out all right. I know I played very badly," she said, throwing herself into a low chair and glancing apologetically at her late partner.

"Of course, one doesn't mind losing in such company," returned that gentleman, with rather forced gallantry. "Better be damned with Plato than go to heaven with Paley—that's it, isn't it?"

"Well," cried his wife, "I call that a two-edged compliment, eh, Mr. Ramsay?"

She glanced archly at Keith, and, dropping further parley with her spouse, glided to a seat by Mrs. Howe.

Mr. Bennet-Porter, having lit a cigarette and secured a whisky-and-soda, seated himself by Janet and the Persian kitten, while Keith at length found opportunity for a talk with Delia.

"I *do* think it mean of Mr. Bennet-Porter to mind losing when he's so frightfully rich; and it was cruel to pull the kitten's tail," exclaimed Janet in girlish criticism, as she and her brother walked rapidly home through the cutting night air. "It was rude to Mrs. Irons, too—I mean about the cards. But why does she play for such big sums? You can't afford to do that often, Keith, eh?" she asked, with some anxiety.

"No," he replied shortly, "I shan't play there again."

"I wonder she does it," reflected Janet.

Keith wondered, too, but he would not criticize Delia and remained silent. He saw clearly that the Bennet-Porter friendship would have an unfortunate effect on her pocket.

He would have been far more disturbed had he witnessed the little scene enacted in the drawing-room soon after his departure. Mrs. Bennet-Porter, attended by Mrs. Howe, had gone to get her cloak, while her husband remained chatting with his hostess.

He seemed to have discharged some of his ill-humour in playing with the unfortunate kitten. For his good temper had partially returned, and he showed a disposition to make up for his rudeness over the cards. Delia had been offering some kind of apology for her careless play.

"I'm so very sorry that I lost our last game for you," she said, idly fingering the chimney ornaments, as they stood by the fire; adding, with a flush, "the more because I haven't paid up for the last few you've won from me."

"Don't bother about that," he replied, looking at the beautiful curve of her bare arm, and thinking how handsome she was with that fine colour.

She glanced at him quickly.

"Oh, but it's a debt of honour; I *must* pay up."

A sudden flash of passion gleamed in his worldly eyes.

"It needn't be in hard cash," he said, drawing his breath rapidly and coming so near that she caught the odour of whisky. "I'll wipe off the entire sum for one kiss now—and—a promise."

Delia was taken off her guard; she had known him gallant, fussily attentive, but he had never gone beyond conventional limits. She started back a step and looked at him in speechless indignation. Just then Mrs. Bennet-Porter's high-pitched voice was heard on the stairs.

"You needn't look as if you would like to tread on me," he said, smiling cynically at Delia's evident anger; "I suppose I'm not the right man, that's all. Ah, here comes Mrs. Bennet-Porter."

The usual self-possessed expression covered his face like a mask as his wife entered the room, full of apologies for having kept her hostess waiting, which presently merged into good-byes. Delia was left alone to reflect on this new and very unpleasant aspect of Mr. Bennet-Porter.

CHAPTER XV

THE long Canadian winter was speeding on; February had come with its white glare of sun on snow and its intenser cold. Delia still occupied the house in town, but Stephen came for week-ends only, for his sister was not yet equal to the entire management of affairs at Lakeville.

Miss Irons was much distressed at her inability to get about and see to things as usual.

"It's kind of dull," she would say, "not being able to worry after anybody. It would be just 'cute to be on my feet again, keeping those girls straight. I guess everything's goin' to wrack and ruin; the waste must be something awful!"

To keep still under this conviction required strength of mind indeed, or weakness of body, and nothing could have proved Sarah's ill-health more clearly than her acquiescence in such a desperate state of things.

Delia, being left alone in town for longer than she had expected, would naturally have seen a good deal of Lady Dunlop, but the Western relatives were making a protracted stay, while Mrs. Edward and her daughters showed no disposition to bring their visit to a close. The house was in a constant atmosphere of gaiety and excitement; when Delia visited her friend they rarely got a quiet hour together. This state of things unfortunately helped to throw her more into the society of the Bennet-Porters.

After Mr. Porter's behaviour on the night of her dinner party she would have been glad to avoid him

as much as possible, but she found herself in a difficult position. She owed him money, and her only chance of repayment seemed to lie in the success she might have at cards—it would be awkward to quarrel with him before she had discharged her debt, in any case unpleasant to arouse his wife's suspicions. Then the craze for play was upon Delia stronger than ever, and play was always to be had in its most exciting form at Mr. Bennet-Porter's.

She made up her mind to act as if nothing had happened, but to be on her guard in future. When they next met his unconscious manner rendered the first resolution easy to carry out; he was self-possessed and rather over-polite, as usual. They slipped into their former attitude, but Delia determined to pay him as soon as possible, and never again to incur a similar obligation.

Early in February Lady Dunlop fell on the ice and broke her arm; she was kept indoors for some time by this accident. Though Delia came often to see her, there was no talk of the former's money difficulties between them.

The Bennet-Porters' card parties, however, were beginning to be talked of in other sets, and Lady Dunlop heard some gossip which made her uneasy.

"I never could quite swallow those Bennet-Porters; though why the dickens they can't be satisfied with Bennet or Porter by itself beats me—double-barrelled nonsense!" exclaimed Miss Fisher, after delivering a series of horrific stories concerning the extravagance of the said Bennet-Porters. "Too flashy, both of 'em; don't like the man, can't stand the woman! And if I were you, Agnes, I should just warn that Delia of yours—I hear she half lives at their bridge parties; she won't do that, you know, without getting skinned."

"Oh, I don't think that Delia would be so foolish—would do anything so obviously wrong. Her husband is very much opposed to playing for money at all."

"That may be, but she strikes me as a trifle—anyhow, I wouldn't trust her too much with those people," said Harriet enigmatically. "And how's your arm? Awful for you to be shut up like this, my dear; it would fidget me to death. I came in to cheer you up a bit, but you are looking quite worried. Let's drop the blessed Bennet-Porters, and talk of something else."

Such scraps of gossip caused Lady Dunlop some uneasiness; she ventured to warn Delia against the danger of playing constantly with people so much richer than herself. The caution was received without resentment and passed off with a laugh. Lady Dunlop, feeling relieved, said no more about it.

Had she known the real situation she would have been distressed indeed; but Delia had no intention of confessing the truth. She knew that her friend's judgment in this matter would be stern; if the play were not stopped Lady Dunlop might even insist that Stephen should be told. And Mrs. Irons was most anxious that her husband should not discover the plight she was in; *that* would probably mean the curtailing of money supplies—perhaps even their entire stoppage, and winter residence at Lakeville into the bargain. Besides, she felt sure there must be a run of luck soon; how else was she to settle Mr. Bennet-Porter?

She wished exceedingly that she did not owe him money; not only had she neglected to pay what he had won from her, but on more than one occasion he had, in a friendly, jocular manner, advanced the ready cash she needed at the moment for other people.

It had seemed a casual matter to accept his offer at the time, but afterwards its significance had grown, and, since his momentary disclosure of the real person behind the conventional mask, she hated to think of her obligations to him. Delia lay awake at night trying to hit on some way of raising money without arousing her husband's suspicions. Of course, there was her jewellery, but she had nothing of value beyond what Stephen had given her, and she shrank from pawning his gifts. Although she had started on a path where she was bound to deceive him, she had, in common with most persons who act dishonourably, unexpected scruples on certain points. Also she was undoubtedly influenced by the fact that he had a keen business eye for objects of value, and would be sure to note the disappearance of one of his presents sooner or later.

She was, however, so much worried by her difficulties that she decided to pawn one of the less valuable of her personal ornaments. Choosing a necklet of antique design, with a small ruby and some diamonds set quaintly in the pendant, she took it to a pawnbroker-jeweller in the lower Town. That person examined the trinket with languid interest, though his small dark eyes twinkled knowingly. Delia mentioned the sum which she hoped to raise on it. The pawnbroker shook his head; then with apparent indifference he laid the necklet on the counter, and seemed to wash his hands of it.

"I guess you'd break the store," he remarked gloomily; "it'd be better worth my while to buy outright. You won't raise that pile o' dollars on a pawn-ticket."

"Oh, I couldn't sell it!" exclaimed Delia.

The Jew regarded her with a sceptical smile. He

had heard that before, but people generally adopted his point of view in the end.

"Then you've come to the wrong store," he said resignedly.

Delia hesitated. She did not wish to sell the necklet; her position would be extremely awkward if Stephen should observe that it was missing. But the offered sum would go a long way towards settling her debts. The thought of Mr. Bennet-Porter finally nerved her to decision. Stephen might never ask for the necklet; after all, that seemed a far-off difficulty, whereas her need of money was present and insistent.

The watchful jeweller, keenly aware that she hesitated, added a little more to his original offer. Delia suddenly made up her mind, and the bargain was struck. She stuffed the fat roll of dollars into her hand-bag with a sense of coming emancipation—at least she would be able to wipe off a portion of her debt—and took the car for St. Catherine Street in quite high spirits.

But misfortune, or retribution, dogged her steps that day. It was growing late in the afternoon; the stores were seething with people—chiefly women—anxious to obtain as many "bargains" as possible before daylight faded; it would soon be dusk.

Delia's shopping took her to a department at the top of a huge and busy store. When she reached it she was horrified to find that her hand-bag had gone; it had been taken from her in the crowded lift. Search and inquiries proved fruitless; the thief—probably most fashionably attired—had escaped unnoticed amid the well-dressed throng of women.

There was nothing to be done; Delia could not make her loss public for fear lest her dealings with the pawnbroker should become known to her husband.

The blow had to be borne in silence, added to the depressing knowledge that her position was now worse than before. Her necklet had gone, and Mr. Bennet-Porter still remained to be reckoned with.

It was impossible to make up the sum she owed out of her allowance from Stephen; already she feared he must suspect that it was not entirely consumed by housekeeping and personal expenses.

Sometimes she thought of money-lenders, but she did not know where to apply; also she had a vague horror of such a proceeding. Sometimes she thought of telling Keith Ramsay the whole story and asking his advice, though she was ashamed of the tangle she had got into, and dreaded his condemnation. He had been so frankly kind to her that it seemed natural to turn to him for help.

Their attitude towards each other was that of ordinary friendship, but the stronger feeling which lay beneath was sometimes in danger of urging them beyond the fine boundary line that separated it from greater depths.

Things were in this state of delicate balance when circumstances rendered their position compromising.

* * * * * *

"There's a lady waitin' to see you, Mr. Ramsay," said Keith's landlady, when he returned to his rooms one afternoon. "She's settin' among your books and things right now."

"A lady?" he echoed, in momentary wonder; adding, as he caught a look of curiosity, "All right, Miss Tansey."

A sudden thought of Delia prepared him for the sight of her when he entered his room.

"You must be surprised to see me," she smiled, rising to greet him.

"I can't say how much pleasure it gives me," he exclaimed heartily, drawing up a more comfortable chair to the fire and motioning her towards it.

The house was old, and the room possessed a huge Victorian-looking grate with marble mantelpiece.

Delia took the offered seat in silence, wondering how she should tell him what she had come to say.

"It's just tea-time," said Keith presently. "You'll have some with me, won't you? I'm rather vain of my tea-making."

"Thanks; I shall be awfully glad. It's so cold this afternoon."

The tea was brought in at this moment, daintily set out, for Miss Tansey prided herself on her enlightened views regarding the Old Country superstition of afternoon tea as compared with the darkness of certain other Montreal landladies on that subject.

Keith helped off Delia's fur coat, and watched her, as she poured out the tea, with an extraordinary pleasure in the mere fact of her presence. She was dressed in black, as usual; her face, from which a momentary flush had died, was pale and grave under the plumes of her large hat. Her mouth had a set expression; there was a determined glitter in her dark-blue eyes.

During tea they talked of indifferent subjects, each with a half-conscious fear of deeper waters; there was safety in the shallows. At length Delia put down her cup and sat looking into the glowing coals, her big hat almost concealing the side of her face turned towards Ramsay.

"You must be wondering why I came here?" she said, without looking up, after a short silence.

"No, I am not," he replied, smilingly; for he had, in truth, been too pleased at her visit to think much about its reason.

"I came because I want advice. I'm in a scrape; I'm frightfully hard up!"

She leant back in her chair, looking straight at him to see the effect of her words—which did not appear to surprise him at all. He made no reply, but, returning her look steadily, opened his cigarette-case and passed it to her with an air of waiting for further details.

She shook her head.

"No, thanks; but do smoke yourself. I suppose you can't understand how in the world I can be in need of money?" she resumed.

"Well, it is rather puzzling," he said, examining the end of his cigarette intently; "that is, it would be if I didn't think——"

"If you didn't think that I lose by playing for large sums at the Bennet-Porters'," she broke in recklessly.

"I shouldn't have put it that way, at any rate."

"Perhaps you wouldn't, but it's the truth. I ought always to have plenty, for Stephen is generous, but you can't keep money in your pocket if it's got a hole you won't mend."

"And why won't you?" asked Keith.

"Because I can't; because it's got hold of me; you couldn't guess how deeply it's got hold of me!" she retorted passionately.

"What has?"

"Oh, the game, the play for money—the excitement of it all, even when I lose."

"Have you lost much?" continued the examiner.

"Yes, quite a large sum. And the worst of it is," she added, her face flushing with angry shame, "I owe money to that man."

Ramsay started.

"What man?" he demanded sternly.

"Oh, Mr. Bennet-Porter; he won from me often, and—I was very unlucky once or twice; he helped me out. I didn't know him then—now it all seems so much worse. He pretends he won't take payment, but I wish to be clear of him; I can't stand being under any kind of obligation to him, somehow."

Her cheeks flamed; she kept her gaze on the fire.

Keith threw away his unsmoked cigarette with a savage gesture.

"And you ought not to be, for a single moment; you shall not, Delia. I believe that man to be a cad!"

She was silent.

"A cad," he repeated; "and you ought not to remain indebted to him for an hour longer."

Her eyes flashed.

"Do you think I would if I knew how to pay him? But I can't tell Stephen; I can't and won't. You may imagine I ought; you don't understand, you can't guess what it would mean. He has a Puritanical horror of playing for money at all—has been brought up to think it sinful. He might stop my allowance—he can be very stern; I should probably have to live at Lakeville, with no society and depressing memories. I should go mad."

She paused in her gloomy forecast, but he was thinking, calculating.

"Of course I might go to Lady Dunlop, but that would be no better," she continued; "if she knew, she would think it her duty to warn Stephen, I am quite sure; she's crammed with old-fashioned notions on the subject. No; I'm in an awful hole, and there's no way out, unless I——"

"There is only one way out," interrupted Keith, looking at her gravely. "You must let me help you."

Delia glanced at him in startled comprehension.

"Oh no, not in the way you mean," she protested in low, ashamed tones. "I never thought of that; I came here thinking you might give me some advice as to how I—what steps I should take to borrow the amount."

"Money-lenders? That means more borrowing—more scrapes later on. You'd never get free. No; it would be far better to owe it to me, Delia, than to Jews or to the Bennet-Porters, anyhow."

"I can't do that; I can't take it from you, Keith; it wouldn't be right. Why, you——" She broke off in confusion, on the verge of stating the blunt truth.

"I may not possess enough to cover the debt, eh?" he supplied, smiling grimly. "Would you mind telling me how much you owe Bennet-Porter?"

Ramsay checked a low whistle of surprise as she mentioned the sum.

"It's dreadful, isn't it? I'd no idea it was running up so; I simply lost my head. But I can't take it from you, Keith; help me to find out where to go, and I will borrow in the usual way."

"If you *will not* tell Irons or Lady Dunlop, you shall borrow from no one but me," was the firm retort. "If you owe it to a friend who—who cares about you, perhaps you will think twice before risking so much at bridge again. But for Heaven's sake don't have any dealings with money-lenders—one never knows where that would end! I could tell you of fellows I've known—fine chaps, too—gradually drawn into an endless tangle of debt and dishonour."

He paused, then added gloomily—

"It's what is meant by the bottomless pit, I imagine! Perhaps a woman couldn't go to such lengths—at any rate a woman whom one thinks—— But let me help

you, Delia; there is so little I can do for you; it would make me happy to be of real service. Since I know all about it do let me get you out of the difficulty, and help to keep you from such a fix again."

Delia hesitated. It had seemed so natural to come to him; she had wanted to confess her fault to him as well as to ask his advice. The deeper feeling underlying their friendship made it easy for him to offer, for her to receive, his aid and encouragement. Keith saw that she wavered.

"Life will not seem quite so difficult if I can only do something for you."

His voice trembled; there was love and pain in his honest eyes. With a throb of joy Delia realized that he had not forgotten, and, oblivious of all else, she moved towards him with outstretched hands. He gripped them until the rings hurt her fingers; for one long moment they looked at each other—the truth in their faces. Then he kissed her hands passionately, released them and turned away.

"You shall have what you need to-night," he said, as he helped on her coat.

Delia's lip quivered; she bit it hard to keep back her tears.

"Good-bye," she whispered; "I don't know how to thank you."

"You have done it already."

He went with her to the hall door, but she dared not look at him again, and hurried away over the frozen snow. One burden had fallen from her; in its place she bore a heavier—the bitter knowledge that by her own doing she had missed the best life has to give.

CHAPTER XVI

A FEW hours after Delia's visit to Keith Ramsay she received from him the sum of eight hundred dollars. Had she known how great a sacrifice he was making for her she would have persisted in declining the loan. The money had been saved, with much self-denial, from his slender income, chiefly that he might be able to assist his mother when necessary; also towards the fee for the M.Sc. Degree which he hoped to take in the spring.

Money was extremely scarce at Elmcliff; it was only by practising rigid economy that Mrs. Ramsay could meet her daughter's College expenses and keep the farm going. During the last few years of her husband's life he had borrowed money for improvements on the estate and necessary repairs to the house.

With all the optimism of a man who sees a long term of life yet before him, Judge Ramsay had regarded these debts lightly. But death had suddenly overtaken him; his widow was left in difficulties, with the farm hampered by a mortgage.

By determined efforts she had managed to repay some of the loans, but a thousand dollars were still owing to an old friend who held a promissory note in her husband's name. The debt had been allowed to remain—almost overlooked by the well-to-do creditor—but Mrs. Ramsay always hoped to clear it off also, when her children should be earning for themselves.

Keith had saved carefully that he might be able to help his mother, in case the money should be called

in. A few days after his loan to Delia this actually happened. The original creditor had died some months before, his property being divided among needy heirs, who now pressed for payment.

Mrs. Ramsay might have raised money on the farm, but she did not wish to do so; her great desire was to clear off the debt without mortgaging the land further. The creditors were willing to wait a month longer; she knew that Keith had been saving. It might possibly be done.

In the meantime Keith's position was awkward. He understood that his mother must be counting on his help, for they had often discussed the matter together, but he was unable to tell her of his loan to Mrs. Irons. Of course, it might soon be repaid, though that was uncertain, and he could not now think of paying the eighty dollars for his Degree fee in the coming spring; *that* must be given up.

It was very hard that the old debt should have been called in just now; so like the irony of things! But he tried to look on the bright side, and to hope that his money would be repaid within the next few weeks; like his mother, he had an independent spirit and detested borrowing. Although Keith's effort to help Delia threatened to involve more sacrifice of himself and others than he had expected, he was still deeply glad to have saved her from the meshes of Mr. Bennet-Porter.

He could not believe that she would ever again allow herself to be caught in a similar fashion, and tried to think that her craze for bridge was only a passing phase, consequent on her trouble, which, as she grew more normal, would cease to be an absorbing interest. He supposed, at any rate, that she would no longer care to attend Mrs. Bennet-Porter's parties.

Unfortunately the game had a stronger hold on Delia than Keith imagined. She paid Mr. Porter thankfully, but she did not give up his wife's bridge parties entirely, though for a time she only went occasionally. When there it was impossible to play for small sums, as nobody else did so; gradually she gave way to pressing invitations, and accepted them as often as ever.

About this time Lady Dunlop, whose nerves had been much shaken by the shock and pain of her accident, was ordered away to Bermuda, a favourite resort of well-to-do Montrealers toward the end of the winter. She obeyed, but went protesting, for she usually remained in the City until May. Mrs. Farrant and her daughters accompanied the invalid; the town house, partially closed, was left in charge of the servants.

The loss of her friend was unfortunate for Delia, throwing her more into other society. She did not again become indebted to Mr. Bennet-Porter, it is true, but she only just managed to keep clear, and made no advance towards repaying Keith. They had not met since that afternoon when she had called on him. His University work was rather more pressing than usual; also he was writing steadily at a thesis for the M.Sc. Degree, and spent a good deal of time in the McGill Laboratories.

Hence it happened that Delia now went out alone with Janet; the excursions on the mountain had lost much of their charm for her without Keith, but the thought of her debt to him, and the fear that, in spite of his kindness, he must despise her, rendered his absence almost a relief.

She felt deeply shamed when she remembered the sordid need that had sent her to him for help, and

contrasted her selfish weakness with his manly concern for her, his determination to shield her at any cost to himself. And through these thoughts there pierced the knowledge—learned too late—that she needed him beyond all else; that she would have been a different woman had she been true to him and her better nature. But she had lost him. There seemed nothing of sufficient interest in life to make up for the finality of their separation.

She threw herself anew into the excitement of gambling. Sometimes she formed desperate resolutions to give up the dangerous pastime, and appeal to Stephen's kindness and generosity for money to pay her debt to Keith. On reflection, she saw the un wisdom of such a course, which would probably arouse in her husband groundless suspicions—exceedingly unjust to Ramsay and a very poor return for all that he had done for her. Stephen, she felt sure, would be unrelenting in his judgment of the matter; she decided that it must be kept from his knowledge at all risks.

Delia was paying the price of double-dealing; sleepless nights began to tell on her spirits and appearance.

"Are you not sitting up too late at night, my dear?" remonstrated Mrs. Howe mildly, observing her pale cheeks and dark-rimmed eyes at breakfast one morning.

"Oh, I don't know; yes, perhaps. I'm getting tired of the winter, that's it."

"The winter is indeed long," remarked the patient widow, thinking it was intensely so, but convinced that grumbling was unchristian. She sighed, remembering the pretty Devon Vicarage, where snowdrops and crocuses would now be blooming—perhaps even white violets in sheltered spots.

"The first flowers will be showing in England," said Delia, feeling an unusual home-sickness in her depression. "I'm getting tired of this everlasting snow. How I long to smell the earth! Oh, for a sight of the Old Country!"

As she spoke, the telephone bell sounded sharply in the hall outside. It was Janet Ramsay ringing up to ask if Mrs. Irons would snowshoe that afternoon. The snow was certainly rather icy, but the winter sports would soon be over—it was a glorious day, and so forth. Delia promised to go.

Returning to the dining-room she found a letter from Stephen which had just been brought in. He wrote to say that he would be in town on the morrow for a couple of days, and hoped in less than a week to join her until they should both return to Lakeville. Delia mentioned her husband's expected arrival to Mrs. Howe, and, breakfast being over, prepared to go out shopping.

"I hope your sister-in-law is better, dear?" asked the chaperon, wishing to feel the right thing, though she supposed that Miss Irons' complete recovery would mean the end of her pleasant life as companion-housekeeper.

"Oh yes, thank you; she must be nearly well again. My husband intends coming in a week's time to stay until we return to the country."

"It's a great deal to be thankful for," replied Mrs. Howe, still bravely sympathetic. "You will be very glad indeed to have your husband with you again."

"When we go back to Lakeville, you must come and stay with us there for a while. I am not going to let you leave me until I am obliged. You have been so kind to me!" exclaimed Delia, kissing her impulsively.

Tears sprang to the poor lady's eyes, but she kept them bravely back until she was alone.

"Ah, what it is to be young with one's own home!" she sighed, wiping her eyeglasses and neatly folding the morning paper. "She's very kind-hearted, too, poor child; she'll get more colour and brighten up altogether now, we shall see."

Mrs. Howe would have been considerably shocked had she known that Delia greatly desired her husband's absence from the City just then.

Soon after lunch Janet arrived, looking quite charming in her snowshoeing costume. There was a delicate pink in her cheeks, and her hair, escaping from under the blue *tuque*, shone like gold in the sun. Her expression, however, was unusually grave; Delia was quick to observe it.

"You *are* growing pretty, Janet," she said, holding the girl at arm's length, examining her critically; "but what are you looking so solemn about?"

"I'll tell you presently," replied Janet, unmoved by the tribute to her appearance. "Let's get out as soon as possible, Delia."

They were quickly in the open air, but even then Janet did not say what was troubling her. Reaching the foot of Mount Royal, they strapped on their snowshoes and took a steep side-path, a climb which fully occupied their energies for some time.

"It's fine to-day!" panted Delia, when they paused on level ground to take breath.

"Isn't it?" agreed Janet. "Look at the river! One could almost imagine that the ice is moving, but it must be an illusory effect of the atmosphere. My! how I wish Keith were here!"

"What a pity he couldn't come! But I suppose

he's working hard, as usual. He will be taking his M.Sc. Degree soon, won't he?"

"No, I'm afraid he won't; it's partly what's bothering me—that, and mother, and everything. It's horrid to be poor!" concluded Janet energetically.

"Why, what's the matter?"

"Every one will know soon; it'll make such a difference to us," was the doleful reply. "There's a wretched debt which has to be paid just now. I don't quite understand about the mortgage and everything, but I know that a large sum of money has to be raised almost immediately. Keith says he can't afford to pay his Degree fee this session; we shall all have to be frightfully economical—though I don't see how it's possible to be more so than we are. Mother won't borrow; she detests it, would rather sell the estate outright, but Keith won't let her do that. He says we must strain every nerve to keep the old place; he's going home as soon as term is over to manage things for mother, to save Wright's wages, and help to cut down expenses generally."

Delia was silent from sheer distress as she realized what Keith's generosity to her might cost him.

"And Keith's so unselfish," continued Janet, "I hate to think that it will be taken out of *him*. I know he's done splendid work for the Degree, too, and now he can't go in simply because of the wretched money. It makes me feel quite wicked!"

"But isn't there some one who would lend the amount needed for the debt of which you spoke?"

"I am sure neither mother nor Keith will borrow if it can possibly be helped. They are both very proud."

"But a friend would be different; perhaps Lady Dunlop——"

Janet shook her head vigorously.

"I'm absolutely certain that they would rather apply to a stranger, if it has to be done, for the very reason that they're both so fond of Lady Dunlop. Mother says it's always the end of friendship when people borrow money of each other. And I do think she's right."

They tramped on a few minutes in silence, then Janet exclaimed in a fresh burst of irritation against fate—

"A little while ago he was so sure of going in; now, even at the best, it won't be possible until next year. It is a shame!"

"Yes," agreed Delia, her face burning, "it is indeed!"

The sun was as bright, the air as fine, as ever, but she took no further pleasure in either. She understood now what a burden she had laid on Keith. He must be repaid without delay, though how to get the money was a puzzle to which there seemed no key.

CHAPTER XVII

DELIA IRONS passed an almost sleepless night, in anxious thought as to how she might obtain the needed sum without disclosing the whole affair to her husband. She felt sure that he would resent her application to Keith Ramsay more than the necessity which had driven her to make it, and she was determined to conceal that particular incident from him if possible.

Stephen knew that she was in the habit of going out with the Ramsays, and entirely approved of her friendship with them, but he was in absolute ignorance of his wife's relations with Keith before her marriage. To tell him now would only arouse jealous doubts—he should have known that phase of her life long ago, if he was to know it at all. Delia had not been open with her husband; she saw clearly that appearances were against her, and understood how difficult life with him might be if she destroyed his faith in her. Full confession, therefore, was not to be thought of.

She had some idea of writing to Lady Dunlop for help, but the fear of compromising both herself and Keith deterred her. It would be almost impossible, she thought, to explain her position in a letter. She knew that Lady Dunlop would be justly angry if she discovered that Keith Ramsay had been dragged into the affair.

It would be better, perhaps, to pawn some other articles of jewellery, though Stephen would certainly know of it sooner or later; now that he was coming to town she would have little opportunity for winning enough at cards to redeem them. There really seemed

no way out of the net in which she was caught; she rose from a restless bed weary and unrefreshed.

Stephen was to arrive from Lakeville early in the forenoon, intending to return thither on the following day. Delia had just finished her late breakfast when he appeared. He was tired with the night journey; he looked older and his hair was perceptibly grayer since his child's death. But his firm features had not lost their resolute expression, while his dark eyes were as keenly bright as ever. A softer light shone in them when he took his wife in his arms, kissing her with warm affection. Delia returned the greeting, but she felt like an automaton.

"You are better, dearest?" he asked anxiously, looking at her as if he had found a missing treasure. "You haven't much colour, though!"

"That will come back in time," she rejoined carelessly. "You'll have some breakfast now, won't you?"

Irons owned that he was very hungry; his breakfast was brought in, and Delia sat down to pour out the coffee, extremely worried by the consciousness of all that she was concealing from him. But she appeared self-possessed as usual; Stephen, refreshed by Woo Chong's excellent coffee and omelette, talked cheerfully, not observing that she was rather quiet.

While apparently listening, she was thinking rapidly. Surely, with all his tenderness for her, he would be willing to advance the much-needed money without knowing precisely for whom it was wanted? Delia made up her mind to get it and offer no explanation. They spent the rest of the morning on the mountain; the afternoon in calling on some old friends whom Stephen wished to see. His wife had put off her unpleasant task until the evening.

When that time arrived and they were alone after dinner, she postponed it yet again. The next day, just before his departure, would be a good opportunity. He would, perhaps, be unable to refuse her at the moment of parting; there would be no time to go into details which might betray the truth. But while she temporized, unexpected incidents brought matters to a climax.

On the following morning Stephen called to see a member of his firm in their City warehouse. This partner—Armstrong—was a good-natured, outspoken man almost completely devoid of tact. When their business talk was over he seemed reluctant to let Irons go, and kept chatting in a preoccupied manner, until at length he blurted out—

“It’s no use my trying to hint a thing—never was a good hand at that. Out with it, I say, and get it over—best way in the end. What I mean, Irons, is this: Don’t let your wife go to Bennet-Porter’s bridge parties too often; they play a damned sight too high for anybody who isn’t a millionaire, and they’re devilish ’cute, both of ’em. Mind, I’m not saying that the Bennet-Porters are underhand—too rich for that, I guess. But they don’t seem to care that what’s nothing to their pocket might land another person in Queer Street, and they’re tarnation sharp at the cards!”

Irons stared at the speaker with indignant comprehension.

“I hope you don’t mean to insinuate that my wife——” he began, in some resentment.

“There, there! don’t, man, don’t. I never insinuate anything, it isn’t my style; out with it, that’s me. I say nothing against your wife. I merely remark that they play for high stakes at the Bennet-

Porters'—got badly nipped myself one night—and I'm damned if I'm goin' to risk my dollars there again, or Mrs. Armstrong either. It's no good clapping your hands to your pockets when the money's gone, you know!" he concluded, rubbing his fat hands together and nodding with a brisk and knowing air.

"That's so," admitted Stephen grimly. "Good-morning."

He turned to go.

"Good-morning, good-morning!" reiterated Armstrong, still rubbing his hands deprecatingly and trotting after his partner to the warehouse door. "Mind, I don't insinuate anything—not my way. Tell the truth and shame the devil, that's my motto. Oh, good-morning!" he ended rather suddenly, the great swing-door closing abruptly behind Irons as he strode into the street.

Stephen hurried along St. James's to catch an uptown car with Armstrong's warning ringing persistently in his ears. He was obliged to admit that he had certainly been puzzled to account for the large sums of money that Delia managed to spend on life in Montreal; that it would not do for her to continue such extravagance. He had been ready to do almost anything to restore her former health and spirits, but he had never even remotely suspected that she could indulge in such a pastime as gambling.

Stephen Irons was not an ungenerous man in money matters, though the whole tendency of his life had been rather to save than spend. Apart from his objection on moral grounds, his economical habits cried out against squandering money over cards. He had also been trained to think it sinful and dangerous. This was a point on which he and his sister absolutely agreed; neither ever played for money.

Delia was quite aware of their views, and though she considered them extremely Puritanical and old-fashioned, she had carefully avoided going to bridge parties with Stephen during his flying visits to the City that winter.

He was, therefore, in complete ignorance of the extent to which his wife had become enslaved to the game; Armstrong's words had partly enlightened him, with a rude and sudden shock. He tried to forget them, but without success; in spite of himself, vague suspicions began to take shape in his mind as he walked aimlessly about the lower Town, hardly knowing whither he went.

It was true that living in the City was expensive, but Delia, being in mourning, neither went out nor entertained much. Curious, too, that she had never told him of the frequent bridge parties at the Bennet-Porters'. He hated to ask questions, to appear to distrust her, but it was necessary to get to the bottom of it all, if only to guard her from the gossip of well-meaning blunderers like Armstrong. Stephen decided to go home at once, and have a talk with her before leaving town.

Becoming aware that he had wandered some distance from the corner where the up-town car started, he retraced his steps hurriedly, in time to see it gliding off. There would not be another for some minutes; he resigned himself to wait, gazing absently into a store window at his elbow. It was rather a dingy window, but on closer inspection was seen to contain an alluring muddle of antique bits of silver and brass, queer old china and quaint personal ornaments. The proprietor was evidently half pawnbroker, half jeweller, probably wholly Jew.

Stephen regarded the antique wares with lukewarm

interest; then suddenly had an inspiration. He would buy Delia some pretty thing to soften what he felt he ought to say; she loved old-fashioned jewellery, and he glanced eagerly at a tray of quaint trinkets displayed in the window.

At this moment an up-town car appeared. He let it pass—there would be another in five minutes—and entered the store. A long-nosed son of Israel came forward with an unctuous and familiar smile; Stephen was soon inspecting a collection of quaintly set gems. Delia was fond of pearls; he had observed that she wore them with her black frocks.

He was trying to decide what would please her best, when his attention was caught by a pendant that lay flashing and shimmering among the duller stones. Something curiously familiar about the trinket caused him to take it up and examine it carefully. The Israelite immediately dropped his glorification of pearls to enlarge on the beauty of ruby and diamond in combination. But his enthusiasm fell on deaf ears; Irons was minutely inspecting the back of the pendant.

"Antique setting; warranted genuine antique," remarked the pawnbroker, imagining his customer assailed by doubts.

Stephen frowned in a puzzled manner, then his brow darkened.

"This is for sale?" he asked.

"Yes, oh yes; most certainly."

"I suppose these stones are genuine?" said Irons carelessly, looking, not at the gems, but again at the back of the ornament.

"Genuine ruby and diamonds, on my life and honour!" exclaimed the dealer, with superfluous generosity, but regarding Stephen narrowly at the same time. Was he a detective or a burglar in

disguise? The price of the necklet was stated at a figure rather higher than its original cost.

"I'll take it," said Irons briefly, standing in grim silence, while the relieved storekeeper remarked on the outdoor temperature, and greedily counted the sheaf of dollar bills which he received in exchange.

A pair of small eyes peered curiously over an exceeding long nose at Stephen Irons as he boarded the up-town car; the dealer retired among his musty antiques, with pious thankfulness that a possibly incriminating piece of jewellery had been safely exchanged for a more than compensating pile of dollars.

Meanwhile Stephen was whirled up Bleury in an unenviable state of mind. As the sharp eye of the Jew had observed, he had been looking, not at the stones of the pendant, but for some mark in the setting at the back. And he had found it—a tiny D. I. cut in the old silver, and almost imperceptible to any one but the person who had carved it there. He himself had traced the letters, half in fun, one day when Delia had dropped her necklet and he had found it for her.

The discovery proved that the ornament had belonged to his wife; thinking at first that it must have been stolen from her, or that she, perhaps, had lost it again, he obeyed the impulse to buy it back. But on reflection he decided that it could neither have been stolen or lost, for in either case she would have told him and made some effort to recover it. How, then, did it reach the pawnbroker's store? The question was extremely disturbing, but it was not so difficult to answer as it might have been without the light of Armstrong's warning. Irons determined to find out the truth—however painful it might be.

Delia was sitting alone in the drawing-room when

Stephen reached home; she had been reading, and looked up rather listlessly as he entered, but something in his manner and expression at once arrested her attention. He took the chair opposite her, and remained for a moment, wondering how he should begin his difficult task. Then he produced a small jewellery case, and displayed the ruby pendant to her astonished eyes.

"I found this to-day in a pawn-shop down Town, Delia," he said quietly. "It is evidently the one I gave you, and I thought you might be glad to have it again. Though it's a pity I didn't know you'd lost it sooner; I might have done something to trace it."

Her face crimsoned; Stephen saw at once that his fears were justified.

"You recognize the mark?" he added, pointing out the tiny initials.

There was no mistaking the proof; an explanation was inevitable.

"I did not lose it," said Delia in a dry, unnatural voice; "I sold it because I needed money."

"You needed money?"

"Yes, but it was of no use. The amount I received for the pendant, and more, was stolen from me almost immediately afterwards in Wallace's store."

Her husband sat for a few moments in stern silence; then he laid the necklet down on a table at her elbow, remarking coolly—

"Well, I guess it's been a pretty dear trinket on the whole; and now, Delia, may I ask why you needed money? How you can possibly have been short, considering the heavy cheques I've sent you, is more than I can fathom."

But before she could frame a reply he spoke again—

"Do you see much of the Bennet-Porters still?"

Delia immediately perceived that the truth would have to come out.

"Yes," she answered slowly; "I have told you that I know them very well."

"It is curious," continued Stephen, "that I've never happened to meet them when I've been in Town."

"I thought you would not care to be bothered with visitors, when you were only here for a day or two at a time."

"That's so."

He sat frowning, in deep thought, as if trying to see his way clearly. Then he looked full at her and said with decision—

"Delia, I've heard something about the Bennet-Porters to-day which makes *their* bridge a dangerous game if you play for money with them; do you?"

His wife's cheeks flamed and then went pale.

"I do," she murmured.

Stephen's frown deepened.

"I thought you knew how greatly I condemn that practice; I've seen so much harm wrought by it. To-day I heard, casually, that the Bennet-Porters and their guests play for very high stakes. May I ask if there is any connection between that fact and your extraordinary lack of money?"

"Yes."

"Then," he continued, with a ring of anger in his steady tones, "a great part of this money that you have been receiving from me for housekeeping and personal expenses has been leaking away at bridge?"

"I've not always staked your money," she retorted petulantly; "I've won at cards sometimes."

"Won! Good God! Is that how you look at it? The standpoint of the common gambler. Can't you see that it's not the loss of money I mind so much—

though that's bad enough—it's the lack of principle, the duplicity of the whole thing!"

He rose and began to pace the room; Delia sat like a statue, her hands tightly gripped together.

"The terrible thing is that it shakes my faith in you," he said in a low voice, then stopped his walk suddenly and stood looking down on her.

"Will you promise me, Delia, to give up this—this vice if I determine to forget how you have deceived me?"

"What is the use of my promise if you don't believe in me?" she returned with bitterness, whipped to hostility by his words and manner. She had not imagined that she cared so much for her husband's good opinion; he had never shown her anything but approval and tenderness. Like a spoilt child, she resented correction the more.

"We can't make a beginning without your promise," he said decidedly. "Do you owe any money besides the ordinary bills, right now?"

Delia hesitated; her debt to Ramsay loomed large before her, but to confess it frankly would arouse suspicions most unfair to Keith. His part in her difficult position must be kept secret at all costs.

"I do owe money," she admitted, after a pause.

"How much, and to whom?" demanded Stephen.

"I owe eight hundred dollars, but I cannot tell you to whom."

Irons started; his wife's refusal to give the name of her creditor struck him as extremely strange.

"Do you owe the sum to one person, or more?"

"To one person."

"And you decline to give me the name?"

"I cannot do so."

"I suppose I may reckon that the creditor whom you

are so anxious to hide is a man?" Stephen exclaimed bitterly, losing his dignity for the first time in a sharp pang of jealousy.

"I don't see what right you have to say that," flashed Delia, regaining her ground a little as her husband made this false move. "It is not fair, because I've done one wrong, that you should insinuate I've committed another."

"No," he conceded wearily, "it was not fair; I beg your pardon."

After a short silence he resumed—

"I am willing to write a cheque for the sum you mention, on condition that I make it payable to the person who is to receive the amount."

"I cannot tell you the name."

"Then I shall not write the cheque. I am ready to meet what debts you have incurred by making payment to the proper persons, but I cannot place large sums at your disposal, after the manner in which you have deceived me regarding the money already thrown away. I think I have a right to know where it has gone. My decision is final, and it does not appear to me severe, considering all things."

He closed his lips with stern resolution, and sat down again in the chair facing her.

Delia did not speak; her eyes were downcast, and the long, dark lashes drooped on her pale cheeks.

As Stephen looked at her his anger and bitterness died down, giving place to love and pity, though his determination remained unshaken. He leant forward and touched her hand.

"Ah, Delia, Delia, can you not do as I wish? We will forget it all and start afresh; I swear to you that I will never speak of the matter again!"

She drew her hand away; the tears which had been

gathering under her half-closed eyelids rolled slowly down her cheeks. Stephen longed to comfort her, but was not moved from his purpose.

"Delia," he pleaded again, "will you not tell me?"

She shook her head, then with sudden resolution looked straight at him. Colour rushed to her face like a flame, drying her tears and setting her eyes alight as she cried—

"It's of no use! I will never tell—never!"

"That settles it, then," said Irons, the tenderness dying out of his voice. "I have done my utmost to persuade you; I can't force you against your will."

Both husband and wife rose; they stood for a moment looking at each other, stern resolution on his face, while hers flashed unreasoning defiance.

"Well, it seems no good to talk of the subject further now," remarked Stephen presently in his ordinary, rather dry, tones. "I shall be back early next week; perhaps you'll then think differently. Meantime you will find my credit good at the stores, so that you can get anything you need."

He paused, as if waiting for her to speak, but she had turned to the window, and made no answer. He glanced at his watch.

"I guess I mustn't miss the 1.30. I promised to meet McGowan at the station on important business—can't be put off. Good-bye, dear!" he added gently, stepping up to his wife and taking her unresponsive hand.

"Good-bye," she replied coldly, with averted face, allowing her fingers to lie limply in his.

Stephen held them tightly for a second, kissed her cheek and hurried off to catch his train.

CHAPTER XVIII

FOR a long time Delia remained looking into the snow-covered street, but seeing nothing. Shame, mingled with bitter resentment towards Stephen, filled her heart. She knew that she had behaved badly, that his indignation was natural and just, but she nevertheless rebelled against the restraint and correction he had imposed on her.

If he had only trusted her yet once more, she would have tried to resist the fascination of playing for money; she would have promised almost anything if he had but helped her in this strait without exacting the name of her creditor! But his refusal had hardened her heart and embittered her against him.

In the unreasoning anger of disappointment, Delia almost hated her husband. How his dry, business-like manner, his slightly nasal voice, had irritated her during their talk! She had always been conscious of a subtle difference between his speech and Ramsay's; there was a refinement in the latter's voice and pronunciation that Stephen lacked. She mentally compared the two men now, their manner of treating her fault, forgetting that her husband had been deceived, while she had confessed openly to Keith.

Delia thought of the Ramsays' pressing need of money, and chafed at her inability to discharge her debt. Her resentment against Stephen arose partly from the fact that he was checking Keith at an important stage of his academic career.

She saw now what a mistake she had made in going

to Ramsay for help at all. Apart from that, a confession would have been comparatively easy—at least she was inclined to think so since she had been obliged to make it. Except for Stephen's anger and stupid jealousy about the unknown creditor, he had been less terrible than she had feared. She would probably have cajoled him into writing the cheque without question if his absurd suspicions had not been aroused, making him like unyielding rock. But everything had been against her.

It was most unfortunate that he should have encountered Armstrong this morning—what wretched gossips people were! And then his discovery of the pendant! He had probably warned the pawnbroker against buying jewellery from her; she would never be able to go to that man again, no matter how much she needed money—indeed, it would have been to little purpose, for the excellent Jew had the instinct of self-preservation.

She tried to believe that Stephen was capable of representing her as an adventuress, if necessary; a dismal perception that she was cornered mingled with her anger. Intensely rebellious under her first experience of his control, she magnified it into tyranny, brooding over her imagined wrongs until they seemed to justify almost any act of protest on her part.

Delia shook off her unpleasant reflections, turning with an impatient sigh to her writing-table. Something must be done to obtain the money for Keith; but what? It seemed as if Lady Dunlop would have to be written to, after all, but it would be an extremely distasteful task!

As she hesitated, fidgeting with paper and envelopes, she perceived lying among them a cheque-book, which Stephen had taken from his pocket at the moment of

his question as to the amount of money she owed. On his wife's refusal to give the name of her creditor, he had laid it down; during the subsequent quarrel and his hurried departure he had forgotten it entirely. Delia picked it up and turned over the leaves aimlessly; except for a few counterfoils at the beginning it was blank.

The smooth, narrow pages had a powerful attraction for her just now; she fingered them, thinking how little kept her from the money she needed—a few words and figures—nothing, after all. She felt confident that Stephen's refusal to write the cheque had sprung from a mere fit of jealousy. It was most irritating that anything so absurd should have influenced him; he had no idea of the mischief he was doing.

She remembered impatiently all that he had said about his possessions being hers also. Why, then, had he not given her a separate banking account? He certainly wished her to have plenty of money; if the sum she needed had been at hand she would have taken it and explained afterwards. It would be very much the same with a cheque, she argued. The money, the cheque-book were her husband's; why not hers? It seemed to her that trifling with Stephen's banking account could not be described by the ugly word usually applied to such actions.

Drawing out a sheet of notepaper and a letter with Stephen's signature, she wrote his name, the amount needed and date again and again. It so happened that he had referred to Keith Ramsay in the same letter. Delia's own handwriting was mannish; after repeated efforts she made a fairly good imitation of both names.

To copy and re-copy, to trace the details of every single letter with infinite pains, became an exciting and absorbing exercise. She tried the effect on a

cheque; with hot cheeks, but determined fingers, she traced the letters on another and yet another cheque, until at length she paused, astonished at her success. She had reproduced the two names so exactly that almost any one but an expert would have pronounced them to have been written by Stephen Irons himself.

An overmastering temptation seized Delia, blinding her to all perception of consequences. With a strange, exhilarating sense of triumph she tore out the cheque and folded it.

When she began to trifle with the idea she had certainly not intended to commit a crime. Even now she hardly realized the full meaning of her unexpected success; the terrible word—*forgery*—scarcely occurred to her, nor did she see that her action might bring evil on the person for whom she was sinning. She was driven on by an overwhelming desire to place what she had done beyond the possibility of recall. She wrote a few lines to Keith in her own hand, enclosed the cheque, and, having hurriedly sealed and addressed the envelope, prepared to post it herself.

Delia's hands trembled with excitement as she adjusted her hat and veil, but her face was hard and resolute; she had not a moment's hesitation in carrying out her plan. With nervous impatience she hurried on her things, and in a few minutes had reached the nearest post-box. Even at the last she did not draw back, but posted her letter, and returned home curiously elated by what she had done.

It is when the heat of rapid action dies down that errors of judgment become apparent. As Delia—minus an appetite—toyed with her delayed lunch, she realized how she had blundered. She saw that to avert suspicion from Keith she should have made the amount payable to herself and forwarded it to him. In the mad

absorption of one idea she had overlooked this fact, though even when it occurred to her she did not understand its full significance.

She had never had a banking account, and did not know that cashed cheques were returned to the person who was supposed to have written them and from whose account the money had been drawn. The fact that in any case Stephen would see that the cheque had been made payable to Keith Ramsay, therefore, did not trouble her, but she feared lest the latter might be questioned on presenting it.

The mistake, however, could not now be amended; she tried to get it, while she made a pretence of eating, and reflected as to how she should spend the afternoon. Delia felt that she would rather not meet Janet Ramsay just now, neither could she endure the snowy solitudes of the mountain. She wanted a mad rush—something wildly exciting—to keep her nerves at the tension which had made that morning's work possible.

A rapid, dashing sleigh-drive would be best; she telephoned for the sleigh to be brought round, and asked Mrs. Bennet-Porter to accompany her. The invitation was accepted with voluble expressions of pleasure over the wires; Mrs. Bennet-Porter had no engagements for the afternoon; she would have been absolutely bored to death by this unusual occurrence, had not some one taken pity on her! It was so charming of Mrs. Irons—positively sweet! Delia went upstairs to dress with a sense of relief; somehow that rapid chatter was quite acceptable in her present mood. It proved so stimulating during the drive that she readily accepted Mrs. Bennet-Porter's invitation to return with her to tea.

"So good of you to come in, dear!" gushed her

hostess, as they ascended the wide staircase to the drawing-room. "I believe I should have died of *ennui* if you had not taken pity on me to-day. Every one seems to be going out of town so early this year, to Bermuda or somewhere—ordered away for their health, or they imagine so. Come in, there's a sweet creature!"

She opened the drawing-room door, and there issued forth a high-pitched chatter of feminine voices.

"Well, of all the delightful surprises!" cried Mrs. Bennet-Porter, as two fashionably attired women rose and sailed forward to meet her. "I thought you were still in Italy!"

It appeared that they had been back in Montreal a week or more, but as both chattered at the same time, very rapidly, it was quite difficult to understand exactly what they did say. Delia knew them slightly as intimates of Mrs. Porter—they resembled her in manners and tastes. Both were married, but they had left their husbands somewhere, presumably making money, while they travelled about Europe.

They had just returned from Italy, with a vague impression that Art and Old Masters were to be found there, without collecting any definite knowledge of either, though they had brought home a bewildering assortment of Leghorn hats, coloured beads and a slight smattering of the Italian language.

The excitement of meeting having subsided, tea was brought in, over which the returned travellers proceeded to give a voluble and disjointed account of their tour—an exercise which they probably enjoyed as much as their actual travels.

"Oh, it was all delicious!" exclaimed one for perhaps the twentieth time.

"Perfectly delicious!" chimed in the other.

But, tea being over, the delights of Italy and the scandals that had thrilled Montreal society during the winter being also exhausted, the chiming of a silver clock on the mantelpiece reminded these ladies that there was yet another toilette to be made that day. They rose, with one consent declaring they had barely time to make themselves presentable for dinner, so amid elaborate adieux, with a great swishing of silk skirts, they departed.

"Charming women, aren't they?" exclaimed Mrs. Bennet-Porter, coming back from her guests' protracted exit with remnants of her farewell smile still lingering, and throwing herself into a low chair by the fire. "Charming! Must you really go, Mrs. Irons? Won't you stay and have dinner with me? But there, of course, you're not dressed, so perhaps it would be too bad of me to persuade you to remain; one doesn't enjoy one's dinner in afternoon clothes, eh? I fear also it won't be a very elaborate affair this evening; cook always relaxes when my husband is away from home. I say it's the man who really orders the dinner!"

This curiously worded invitation was declined; soon after Delia said good-bye.

The high tension at which she had managed to keep during the afternoon was giving way, and she felt exceedingly tired. Anxiety pressed heavily on her; she longed to be alone. Keith would have received the cheque by now. She had not been home more than an hour when his note of acknowledgment arrived. Relief was easily detected in his warm expressed thanks, and something like satisfaction displaced her growing fears, as she put the letter in the fire and watched the flames curl round it. Stephen might discover all some day; he would be very angry,

no doubt, but he would keep the matter quiet for his own sake. After all, if he had trusted her a little longer she would never have been driven to such a course. Delia hardened herself to face it out with him when the time came.

Meanwhile she tried to put the whole affair out of her head; in this she succeeded so well that, despite a guilty conscience, her sleep was sound that night.

CHAPTER XIX

KEITH RAMSAY lost no time in presenting the cheque he had received from Delia at the bank. He did so without the slightest suspicion that it was not genuine—supposing that she had confessed the whole affair to her husband. Keith's part in the transaction, wise or not, had been honourable, and he was not ashamed to stand by it.

The cashier at the bank, whom Ramsay knew personally, had been recently promoted to that post. He glanced at the cheque as he smilingly acknowledged his friend's congratulations, and cashed it without comment.

After a few minutes' chat Keith left the bank, his spirits considerably raised by the dollars in his pocket. If the mortgage business could be successfully arranged, he might, with hard work, be able to afford the fee for his Degree, after all. The following week-end being a College holiday, he and Janet determined to spend it at home. They were both too busy to call on Delia before leaving the City, but Janet telephoned to tell her of their intended visit to Lakeville.

It was not the only telephone message that Mrs. Irons received as to the week-end, for on the same afternoon Stephen rang up to say that, important business having unexpectedly turned up at home, he could not possibly be in Town until early the next week. He spoke kindly and as affectionately as the fact of his being in Miss Collins' store would permit, but the knowledge that he would not be coming for some days was a great relief to Delia. She began to

think that things were not going so badly as she had feared. Keith must have cashed the cheque by now; apparently it had passed all right. Any future difficulty about it would arise between herself and Stephen only.

She resolved to worry no more about it, but to enjoy her few remaining days of freedom.

During the week-end at Lakeville Keith had several business talks with his mother. It seemed that, with special effort and a good deal of self-sacrifice, the debt might be paid—the creditors having granted an extension of time; but Mrs. Ramsay would not hear of her son's giving up his University prospects in any way, declaring that she would rather sell the house and farm outright and take up some other work herself. She saw clearly the harm that might be done by a break in Keith's career just now; all her personal authority, her force of character were brought to bear on the discussion. He was obliged to give in and allow himself to be guided by his mother's advice.

Keith and Janet spent Saturday afternoon ski-ing on the lake, but on Sunday they went to church with Mrs. Ramsay. That day in the country was kept strictly sacred from indulgence in winter sports; the freedom of City life in such matters not being easy where each man is thoroughly acquainted with his neighbour and the law concerning him.

Monday was the last day of their short holiday, and Janet having developed a cold, Keith set out alone soon after lunch in the direction of the Eagle's Head, intending to ski down the lake for several miles, in order to reach a fine hill for sliding and jumping.

It was the beginning of March; the frost still held with an iron grip, the temperature not much above

zero, and the sun most brilliant. For an ardent skier the conditions could scarcely have been better. Swiftly and gracefully Ramsay glided on, his whole being alive with the joy of hard-braced muscles and racing blood pitted against the biting air. Such perfection of physical good reduces man to a splendid animal; he wants nothing beyond the intense bodily satisfaction of the time. In this state of keen enjoyment Keith sped forward, and soon reached the desired hill.

Having spent an hour or more in sliding and jumping, he started, after a short rest, for home. He was still several miles from Lakeville, skiing over the untrodden snow, but taking care to keep near the beaten track, when he heard the jingle of bells, and perceived a one-horse sleigh coming rapidly towards him. The driver, who was alone, seemed a familiar figure, though almost completely hidden by his fur cap and coat; Keith presently recognized Stephen Irons, nodded casually, and was gliding past, when the sleigh was suddenly pulled up, with a shout for him to stop.

As Keith checked his pace and turned towards the track, Stephen sprang from his seat with a curt "Good-afternoon."

His face was nearly concealed by the cap drawn well over his brows and by the high collar of his fur coat, but something in his tone struck Ramsay as unusual. He had known and respected Stephen all his life; until love for the same woman brought them on the level of rivalry he had always regarded the elder man with much good-will. But now, though he admitted frankly to himself that Irons was not to be blamed for the situation, he could not entirely subdue a feeling of antagonism, springing from natural jealousy of the man who had won the girl he loved.

Stephen suspected nothing of all this; he looked on Keith still as a fine lad, though perhaps a trifle bookish and in need of worldly wisdom.

"I want to have a talk with you, Ramsay," he said, with a ring of severity in his voice, as he flung the reins over his arm and approached the young man. "Can you move along with me? You'll find it pretty cold standing here."

"Certainly," replied Keith, gliding slowly on by the track.

"I have made an extraordinary discovery this morning," Irons continued, without further preface: "I have received my pass-book from the Bank of Montreal, and find, to my surprise, that you have, during the past week, drawn a cheque on my account for eight hundred dollars."

In the utmost astonishment, Keith was about to reply, when Irons stopped him by a gesture.

"Wait, my lad; don't commit yourself without reflection. I ought perhaps to say first that I shall not be inclined to deal with you as an ordinary person. For your mother's sake, as well as——"

"I should like to know," interrupted Ramsay, with rising indignation, "what right you have to take that tone with me? You insinuate that there has been underhand work on my part with regard to the cheque."

"Then you deny all knowledge of the person who signed it?"

Keith stared at him in sheer amazement.

"You drew the amount?" pursued Irons drily.

"Certainly; I thought the signature was yours, of course. The money was due to me."

"Due to you from me? How could that be?" exclaimed Stephen, now genuinely astonished in his turn.

Keith knitted his brows; in a flash he perceived that Delia had said nothing of the cheque to her husband.

Irons, who was observing him with care, saw that he wavered, and instinctively followed the clue.

"Who sent you the cheque?" he demanded abruptly.

For a moment Ramsay hesitated, then said in determined tones, "That I cannot tell."

"Which means you will not."

"If you like to put it that way—yes."

Stephen's face darkened with anger.

"Look here, Keith Ramsay," he broke out, "either you wrote that cheque yourself or you are in collusion with some one who did; if you are not guilty of the first fault, you evidently are of the second. My signature to this has certainly been forged," he went on, drawing out the cheque in question. "Compare it with those I *have* written, and you will see points of difference which will prove that it is not in my handwriting. You know who owed you this sum of money, and you know who sent you the cheque for it; this matter must be cleared up. Are you going to help me, or am I compelled to take action against you?"

"I fear I cannot help you."

"Then you drive me to the other alternative?"

"I suppose so."

"I can't think," resumed Irons, after a pause, during which they moved on in silence; "I can't think who the devil could have owed you so large a sum, except perhaps the University; unless you won money at cards, or in some such disreputable way."

He stopped short on the last words, as if struck by a new idea, glanced again at the forged signature, and crushed the paper savagely in his hand with a smothered imprecation.

All was becoming clear to him now—Delia's request for that very sum, and her refusal to give the name of the person to whom she owed it. Suspicion of her and Keith now poured in like a flood, arousing the fiercest jealousy and filling Stephen with blinding wrath against the young man at his side. He pulled up his horse—so suddenly that the animal slithered about on the icy track—and, turning, faced Keith, who stopped also.

"I will have the truth, at all costs," shouted Irons hoarsely. "Have you had money dealings with my wife?"

"My relations with your wife have been perfectly honourable, and it would be better to keep her name out of this discussion," retorted Keith, his anger rising hotly at Stephen's threatening tone.

"Honourable!" sneered Irons. "I guess *you'd* best leave that word alone. I'm quite able to take care of my wife's name. You, at any rate, have no right to do so."

"I had a right before she gave me up for you!" exclaimed Ramsay, now in an overmastering passion, which for the moment swept away all prudence and rendered useless his previous efforts to shield Delia.

Irons stared at him with incredulous fury.

"My God!" he ejaculated. "You dare to say that!"

He raised his whip and brought it down with a slashing cut across the young fellow's shoulders. In a second Ramsay's ski-pole had returned the blow; the two men drew back and stood glaring at one another, difference of age, the origin of the quarrel, all else forgotten in the primitive desire to fight the matter out.

"Damn you!" cried Irons, laying down his whip

and throwing his fur coat on the snow. "Take off your skis; we'll start fair, anyhow!"

With rapid fingers Keith unstrapped his skis; while the horse, accustomed to wait his master's pleasure, stood patiently by with trailing reins.

"Now then!" said Stephen, picking up his whip; "I guess a little more of this will be good for you, young man."

Irritated beyond measure by the taunting words, Keith rushed at him with the ski-pole. Irons dexterously parried the blow by the butt-end of his whip and stood on the defensive.

"You ain't going to own up about that cheque?" he shouted.

For answer Keith made a sudden dash at the whip, seized it, gripped Irons by the collar, and laid on a couple of strokes with all the power of his active young limbs.

Stephen struggled ineffectually to free himself; he was very strong and muscular, but Keith was taller and more agile. In the scuffle the whip broke.

"There!" panted Ramsay, throwing the pieces far over the snow; "I guess you won't be so ready to insult an innocent man in future."

He released Irons, who drew himself up with dignity, stepped back a few paces, wiping the sweat from his brow.

"You shall pay dearly for this, Ramsay," he said bitterly. "You know quite well why I raised my whip against you; it was not on account of the cheque. You perfectly understand that it was because you dared to couple my wife's name with your own; you are a liar, and you know it."

"Come," returned Keith coolly, throwing off his blanket coat and rolling up the sleeves of his jersey,

"no man calls me a liar without paying for it. For Delia's sake I ought not to have spoken as I did; it was despicable, but I told the truth."

"And that's your reason, I reckon, for dangling after her in the City this winter, mixing up with her money affairs, and no doubt setting people talking about you both. A lot you care for her good name, apparently," retorted Stephen.

"There has been nothing between us since her marriage but honest friendship."

"Young fellows don't have discreditable money dealings with other men's wives unless there's something more behind it," sneered Irons, too angry to be just or reasonable. "There's been wrong somewhere, and it's hardly fair to let all the blame rest on the woman, since she's not here to speak for herself. You'd better own up frankly to your share in the matter."

"I've nothing to own up to, except what I have already told you."

"And I repeat that you lie—curse you!"

"Very well," said Keith, squaring his shoulders. "Are you ready?"

"I reckon so," was the grim reply. "Come on."

They dashed at one another, and a desperate struggle followed. The two men were well matched; if Ramsay had the advantages of youth and athletic training, Irons almost made up in hardness of muscle and the determination with which he stood his ground. When they drew apart to recover breath, neither had gained any point of vantage; the account was not nearly settled; and they closed once more in a fierce grip, sliding about on the trodden snow as they wrestled. It was difficult to keep a footing on the slippery surface, especially for Keith, who wore ski-boots, while Stephen had the advantage of rubbers.

Both were too much engaged in the struggle to be aware that the patient horse was not the only spectator of the fight. The sleigh track was not far from the lake shore, where a black figure, outlined distinctly by the white background, stood underneath the trees and watched the combat below.

This observant person was a Lakeville man who kept a small boarding-house in summer and loafed in winter; he knew Irons and Ramsay well enough to recognize them at a short distance—being moved to intense interest by anything so unprecedented as a fight between two such respectable inhabitants. His pleasure in the spectacle, however, was short-lived, for presently the combatants separated and began to put on their coats. The fight was evidently over; the disappointed observer, therefore, moved on towards Lakeville.

“You will hear from me again about this!” Irons said angrily, drawing his fur cap well over his eyes, as he turned to the horse and sleigh. “I shall certainly not spare you now.”

Keith was strapping on his skis; he did not reply nor raise his head, while Irons climbed into the sleigh and drove rapidly off down the lake.

The passionate indignation which had driven Ramsay to chastise the man who had insulted him was slowly giving way to a miserable disgust with the whole affair. He cursed himself for yielding to the jealousy which had prompted him to taunt Irons with the fact of Delia's former love for himself.

Then the mystery of the cheque! Who but she could have written it? Her husband was evidently speaking the truth when he declared that the signature was not genuine; on close comparison with his own handwriting, there certainly were slight differences

which a casual glance would not detect. As Ramsay knew nothing of Stephen's refusal to provide his wife with more money, and was ignorant of the quarrel between them, it was all an absolute puzzle to him—an incomprehensible, a stupid crime. He resolved to see Delia as soon as possible and find out the truth.

The late afternoon was fading into evening; before long the bright Canadian day, without the softening shades of twilight, would be quenched in dusk. Keith glided swiftly towards Lakeville, a decision forming clearly amid the turmoil of his thoughts—to catch the night train to Montreal and see Delia in the morning. He would thus escape the penance of a long evening with his mother and sister, for he felt sure that his appearance would excite anxious questions extremely difficult to answer.

He moved rapidly along, too preoccupied to note the delicate tracery of bare maple branches against the winter sky, or the last flush of rosy sunset on the white slopes of Anemiki—a mighty hill rising in ghostly grandeur from the lake-side. Now and then the jingle of sleigh-bells sounded pleasantly from the shore road. Of all this Ramsay was unconscious as he sped on, every muscle braced to the utmost, his fur cap pulled low on his brows, his face white and smeared with blood.

At sunset the temperature had fallen lower; his breath—frozen on eyebrows, eyelashes and the collar of his coat—gave a startling weirdness to his blood-stained appearance. Fortunately it was almost dark when he reached the point where the Lakeville wharf ran far out from the shore; the village lights shone ahead with cheerful, homely welcome.

The wharf was piled with snow, its timbers showing

black here and there through the white drifts. Keith skirted the projection, making for a well-trodden track leading from the lake to the village road, planed icily smooth by the passage of sleighs and toboggans.

As he paused on the Elmcliff lawn, now a wide stretch of snow, the familiar beauty of the scene jarred on him painfully; he wondered how he could best enter the house without attracting observation. It was lighted up, and, with the careless ease of the country, the blinds were not yet drawn.

Through the dining-room window he could see his mother in her chair by the open stove; the warm glow of blazing logs cast dancing shadows on the walls. On the other side of the hearth Janet's girlish figure swayed to and fro in a rocking-chair, while she read aloud in her clear, penetrating voice. Mrs. Ramsay glanced occasionally from the table, set for high tea, to the tall clock in a far corner.

The room was exceedingly home-like and attractive, with its furniture of dark Canadian oak, plain brown walls and hangings of dull gold. In the centre of the tea-table a pot of red tulips made a brilliant dash of colour. The whole picture was restful and satisfying.

Keith's heart ached as he watched his mother's pale, distinguished face—remembering what sacrifices she had made for him. Now his lack of self-control might bring sorrow into her hard-working life. With a sense of deep irritation at his own folly, he turned from the window and cautiously opened the outer door.

"There he is, mother!" cried quick-eared Janet, flinging down her book and rushing to meet him in the outer hall.

"Why, Keith, what a time you've been! Mother and I have waited tea until we're simply dying for it."

Her brother muttered some inaudible reply; turning

his back on her, he arranged his skis in a corner and took a small snow-whisk from its hook on the wall.

"Why, what's the matter?" Janet ran on. "Let me whisk the snow off your back. Ugh! It's horribly cold in this lobby."

"Far too cold for you, with that sore throat. Do go in, Jenny; I can manage all right."

But his sister had caught sight of his face, and stared at him in alarmed surprise.

"Oh, Keith, what have you done? You look simply ghastly with the frost, and—and there's blood on your face and coat!" she concluded in horrified tones.

Keith closed the inner hall door.

"It's nothing," he retorted almost roughly; "I've had my nose knocked about a bit, that's all—nothing to hurt. Don't you go and jaw horrors to mother, there's a good girl. I'll get a wash and be down to tea in a jiffy; I've had news that will oblige me to go back to Town this evening instead of travelling with you to-morrow, I'm afraid, Jenny."

She gave an exclamation of disappointment.

"I must have the one-horse sleigh," continued Keith hurriedly. "Run into the kitchen and see if Wright is about; tell him to get the sleigh and himself ready at once to drive me to Norton. Hurry up, there's a dear girl."

He strode past her and up to his own room three stairs at a time, while Janet sped away to do his bidding. In their childish scrapes she had been accustomed to obey and trust her brother's superior wisdom; the habit still prevailed. Without question she gave the necessary orders and went quietly in to make the tea.

"Will Keith be ready soon?" asked Mrs. Ramsay.

"In a few minutes; he's gone upstairs to get a wash.

And he's discovered that he must go back to Town by the night train; isn't it a nuisance, mother?"

"I wonder why," mused Mrs. Ramsay. "Yes, it is a pity, dear; I'd reckoned on another nice evening together, but I'm sure Keith wouldn't leave us if he could help it. We've settled our business, fortunately, and it won't be long to Vacation now. What about the sleigh? It should be ordered at once."

"It's all right, mother; I've spoken to Wright, and he's gone out to get ready. Ah, here's Keith."

Janet glanced curiously at her brother as he entered, but except for some swelling of the mouth and nose there was no trace of the ghastly decoration that had disfigured his face when he first came in. He had changed his clothes and appeared ready for his journey.

"Well, you *have* been quick," remarked Janet, and an understanding glance passed between them as she gave him his tea.

"I hear you have to go back to-night, Keith," said Mrs. Ramsay.

"Yes, mother; I'm very sorry indeed, but I didn't know; it can't be helped."

"It's a disappointment not to have you this evening, my dear boy, though, of course, if you must go——"

His mother hesitated, half hoping that he might explain, but he did not, so she would not press him. She had always made it a rule to trust her children, which, perhaps, largely accounted for her influence over them.

"What about your things, Keith?" asked Janet, when, after a rapidly dispatched tea, he rose from the table.

"Things? Why, I've hardly more than shaving tackle and tooth-brush—they're packed in all right,

Jenny, thank you. There's Wright with the sleigh!" he exclaimed, as the jingle of bells sounded sharply outside. "I must be off! Good-bye, mother; I'll see Kemp and Underwood about the mortgage. Don't you come out in the cold." He kissed her affectionately.

"Good-bye, my dearest boy! Tell Wright to be careful of that young horse, and do take an extra rug; it's very sharp to-night."

Janet followed her brother into the hall with another rug and a last injunction.

"Keith, dear, has going back in a hurry to-night anything to do with your swollen nose?" she whispered, holding him tightly by his fur collar when she had helped on his coat.

"It isn't swollen, or hardly any—it just looks like a frost-bite. Don't be a donkey, little girl, and scare mother; I'm all right. Good-bye till to-morrow."

He kissed her heartily, while Janet threw her arms around his neck.

"There, don't strangle me; mustn't keep the horse waiting. Good-bye!"

He gently removed her arms, seized his bag and walked quickly out of the house.

Janet listened to the scrunching of snow and the jingle of bells as the sleigh was driven off; then, with a puzzled sigh, she returned to the dining-room.

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CHAPTER XX

RAMSAY caught the night train for Montreal, arriving there in the early morning. After a bath and breakfast at a hotel near the station he went to his own lodgings, intending to work until it should be time to call on Delia. But he found it impossible to settle down, and passed the time as best he could; it was about eleven o'clock when he at length reached her house in Drummond Street. Snow had fallen during the night, and the sun shone on dazzling whiteness—painful to Keith's eyes, tired by want of sleep.

His ring was answered by Woo Chong, who opened the hall door a very little, cautiously keeping it so while he parleyed with the visitor. An inquiry for Mrs. Irons only elicited an extremely ambiguous reply. Any one not familiar with the Chinaman's intricate method of giving information might have wasted much time and finally departed uncertain whether the mistress of the house was at home or not, but Keith knew his man.

"Look here, Woo Chong," he said decidedly, "just open the door a little wider and let me in out of the cold. I'll wait in the hall while you find out if Mrs. Irons can see me."

"But I no say she in yet," expostulated Woo Chong earnestly. "I welly much tink she no in."

"Then I'il sit in the hall until she is in," announced the caller, with great firmness.

Woo Chong wavered.

"It welly cold," he said, opening the door a trifle wider. "I plenty cold myself here; you come in."

Ramsay entered without further ceremony.

"You no sit down? Plenty chair," invited the Chinaman, waving his hand towards a hall seat and hurrying up the stairs.

Keith nodded, but continued to move about the hall, wondering—even if Delia could see him—how he could possibly ask or hint at the question which had not ceased to torment him since his encounter with her husband the previous day.

Woo Chong soon reappeared, bearing a breakfast tray, his countenance beaming.

"Mrs. Irons she in," he announced confidentially. "She see you plesently; I show you parlour, you come quick."

He set the tray on the hall table and motioned Ramsay to follow him.

"Mrs. Irons welly much in; you no wait long," he remarked, opening the drawing-room door with an impressive air.

Keith entered, while the Chinaman lingered at the door, glancing disapprovingly at the broad band of sunlight that streamed through the double windows across the pale green carpet.

"Him too plenty sun—no likee see carpet spoil," he explained, shuffling to a window and drawing down a blind.

He retreated to the door, and seemed to have departed, when he suddenly put his head in again.

"You welly early call?" he said, an inquisitive look in his little dark eyes.

"Very early. I am sorry to disturb Mrs. Irons, but I want to see her on business."

"Plenty important?" queried Woo Chong.

"Most important."

"You no do business plitty lady's husband; you no tink she mallied?"

"My business is with Mrs. Irons, not with her husband," returned Keith impatiently; "and curiosity is bad, even for a Chinaman, Woo Chong; it will hurt your brain."

"No," announced Chong, with solemn conviction; "me plenty blain, no feel bad. But me plenty know Mis' Irons, she no do business. Plitty lady's husband, he fix all the business."

And he noiselessly disappeared.

Left to himself, Keith moved restlessly about the room, stopping to look with vacant gaze at the familiar outdoor brightness. The high banks of snow by the sidewalks were intensely white from the recent fall, and sparkled as if set with jewels in the sun. Sleighs of different kinds dashed to and fro, the jingle of their various bells blending cheerfully with the weird shouts of French-Canadian drivers.

But Ramsay was deaf and blind to all this; for the problem which had tortured him during his wakeful night-journey would soon be solved; he dreaded to hear the truth. He also meant to tell Delia of his share in the miserable quarrel with Stephen—to confess that in the blind anger and jealousy of the moment he had told her husband of the days before her marriage.

If it had seemed difficult to speak of such things before, it appeared almost impossible when Delia entered, coming towards him with a smile of welcome that brought her dimples into play. She was dressed in a dainty white morning gown, its short sleeves and low collar showing her bare arms and beautiful throat. Her face was pale, in striking contrast with her dark

hair and deep blue eyes. Her loveliness struck Keith with a sharp sense of pain.

"Good-morning!" she exclaimed, giving him her hand. "How early you are; though I don't mean that as a reproof to you, but an excuse for myself. This is a delightful surprise, for I thought you were at Lakeville."

"I came by the night train," he replied in a constrained voice, shaking hands mechanically.

"That accounts for your looking so absolutely tired out—really ill." She observed him anxiously, on the verge of a question, but checked herself, merely adding, "Do sit down."

He threw himself into a chair opposite her, and began aimlessly to finger the books on a table at his side, not knowing how to set about his unpleasant task, but equally unable to start an ordinary conversation.

"Will you smoke?" asked Delia, passing him a cigarette-case, and looking surprised at his restless manner.

Keith shook his head with a preoccupied air, rose from his seat and stood looking at the fire. It was horribly difficult to begin; he plunged desperately into the worst.

"There seems to be some mystery about that cheque I received from you, Delia," he said, his gaze still fixed on the burning logs.

She glanced up at him quickly; her pale face grew whiter.

"I met your husband on the lake yesterday," he went on, "and he denies all knowledge of it; swears he never wrote it. What's more, he had the astounding impudence to insinuate that I had forged his signature."

"You?" gasped Delia, looking as if she was going to faint. "Oh, Keith, what has happened?"

"Something that will teach him not to make such an accusation again without more proof; we fought it out afterwards."

She shuddered; the blood rushed to her face.

"You—Stephen—fought? I can't believe it. He will never forgive you."

"I don't know that I'm dying for his forgiveness, anyway; as a matter of fact, he struck the first blow."

There was a miserable silence.

"I can't understand about the cheque," resumed Keith, the line between his brows ploughed deep by perplexing thought. "Irons isn't likely to have written it and forgotten that he had done so. Neither can I believe that he would deny it intentionally; it would be a blackguard's trick."

"Oh no, Stephen could not do anything so wicked. I am quite sure he was speaking the truth; I know——"

She stopped short, in confusion.

"Then," said Ramsay quietly, "suspicion is bound to fall on you or me. You sent the cheque, I received and cashed it; we can't get away from that. And I guess Irons won't set much store by my refusing to acknowledge who sent it; he's going to prosecute me, I believe."

He was looking at her straight now; something in Delia's throat tightened and throbbed.

"Stephen will not prosecute you, Keith," she said breathlessly. "It is I who have made all this trouble; I wrote it."

"You wrote——"

"The cheque. I copied Stephen's name and—yours. Don't look at me like that, don't! I know it was very wicked, but it didn't seem so bad at the time—it was my husband's cheque-book. I

wanted so much to pay back your money; I knew you were in difficulties and might not be able to go in for your Degree; I—I lost sight of the wrong I was doing. Stephen had discovered that I lost money at bridge; I told him of this debt also, but he refused to pay it unless he knew the name of my creditor. I couldn't tell him; he would have suspected—what is not true. He said hard things—he was very angry; we quarrelled, and he went away without leaving me any money. I hated him for that; I was bitterly angry with him. I felt as if I had a right to use the cheque, so I wrote it and signed his name. It did not seem then like—like—forgery."

She gave a little shiver at the word, and sat perfectly still with folded arms.

The fatal truth was out at last. Though suspicion had haunted Keith ever since his meeting with Irons, the certainty of Delia's guilt from her own lips came as a great shock. It shattered the romance and cleared away the glamour of his love for her.

Delia read the disillusion, the condemnation in his eyes; the full meaning and consequence of her action became painfully clear to her. She covered her face with her hands. Tears stole from under her fingers and dropped on her white gown. Keith tried not to see them, as he said with level hardness—

"It is most difficult to understand how you imagined that such an act would put things straight—apart from the right or wrong of it. If Irons' pass-book had not been sent to him just now he might not have discovered the truth for a while, but eventually he would have been bound to do so. Did you not think of that?"

"I did not know!" she exclaimed between her tears. "I can't think now how I came to do it!"

Ramsay was silent for a time; then he spoke gently—

"I have something to confess too, Delia; I've made it all harder for you, I fear. I told Irons yesterday that you and I had loved each other before your marriage—I am bitterly ashamed of having said it; I was in a passion; I lost my head."

His voice was full of self-reproach, but Delia's heart leapt with hope at his words. To have spoken thus he must have loved her still. She knew now that Keith Ramsay's love was more to her than all the world beside; what if by this last false step she had entirely lost it?

She raised her shamed head and met his truthful eyes. In them, mingled with pain and reproach, she read the deep, unchanging nature of his affection. With a rush of overmastering, passionate happiness Delia saw that she was still beloved, and forgot all else—her husband, her duty, her self-respect. She sprang up, holding out her hands with an imploring gesture.

"Keith," she said softly, "you haven't forgotten either!"

In a moment she was in his arms, clinging to him with wild, incoherent words.

"I can't go on pretending!" she sobbed. "I can't go on living as though we are nothing to each other. Now I know that you love me still, I can't go back to—to my husband. I couldn't bear the life! Take me away with you, Keith—I will work—do anything! Oh, my God! what am I saying? I am ashamed—let me go!"

But he held her close and kissed her passionately, while a great temptation raged and fought for mastery within him. The long patience and suppression of his

love made his battle the harder. In that moment he forgot her faults altogether; she had belonged to him first; he had always loved her! Why should they not go away to the States and begin life over again? What mattered man-made laws if they loved each other?

They would be suspected of the worst now, in any case; they might at least be happy together. He had widened the breach between Delia and her husband by his part in the furious quarrel of yesterday; she would be most miserable with Stephen under the cloud of suspicion that rested on her. How could he tell her that she must go back to that life and make the best of it?

Yet, through the clamour of passionate human feeling and desire, a hard perception of right persisted, holding him to its narrow, unattractive path.

"There is no happiness for us, Delia," he said bitterly. "Friendship would be a mere farce between us now; we must say good-bye."

His words fell heavily on Delia's heart; she realized their full meaning, and moved away from him, shame overwhelming her like physical torture, pain so keen that she bit her lips to keep from crying out and clenched her hands until the nails hurt her palms.

"Yes," she said vehemently, "it would be—the merest farce. But I am glad I have spoken—glad I have told the truth at last."

She turned from him and walked to the window.

Keith understood her suffering by the measure of his own; he was intensely wretched, but the terrible moment of hesitation had passed. His face was hard and resolute.

"Won't you say good-bye to me, Delia?" he begged.

"Good-bye."

She held out her hand, looking at him with eyes full of tragic unhappiness.

In another minute he was gone; Delia still remained standing where he had left her, until she heard the hall door close and saw him cross the street. Then she flung herself on the couch, hiding her face in dumb and tearless misery.

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CHAPTER XXI

As Ramsay left the house he encountered Woo Chong, who was making attacks on the slippery coating of the front steps with an ice-axe. He looked up with a grin and said cheerfully—

"Him step welly slippy; I tink you likely bleak leg, you no take care."

The condition of the steps certainly justified this alarming caution, but Keith merely nodded in reply and walked rapidly on.

The Chinaman looked after him for a moment, then continued chopping, as he remarked softly—

"Him welly queer boy; damn queer."

Hardly aware of what direction he was taking, Keith hurried along; instinctively he turned towards the mountain. To those who claim that privilege, Mount Royal is always friend, playmate, or, if needs be, physician, either in the fresh green of early summer, the radiant autumn, or in its crisp and snowy winter dress.

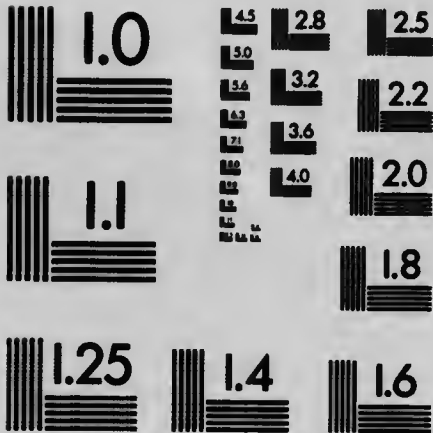
Ramsay made his way up Peel Street to where, at the top, it joins the mountain drive. The hour was yet too early for the afternoon stream of fashionable sleighs, though a few were moving slowly up the steep and a party on horseback rode past him.

At that point where the road begins to wind around the mountain a couple of photographers, with cameras, were waiting to snapshot passing riders for post-cards or the illustrated papers. Now and then they waylaid a pretty child, and practised on the vanity of mother or nurse to get an order for its portrait.



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The sun shone with great brilliance, bringing out lovely blue and green lights in the frozen waterfalls by the roadside. The air was very still; quiet reigned, save for the occasional soft thud of horses' hoofs, the tinkle of sleigh bells, or the warning cry of a solitary ski-er as he glided swiftly down the hill.

A glorious morning for winter sports! At any other time Keith would have scorned a tame walk up the drive in rubbers when he might have skied or snow-shoed. But to-day he cared not how he went so that he kept moving, for his thoughts drove him like a whip. He had gone to Delia fearing greatly, yet hoping that in some unexpected way she would explain everything; now he knew the worst. By her own confession she had done what he would have sworn she was incapable of doing.

He tried to imagine the state of mind in which such an act was possible, but could not. Apart, as he had said, from its right or wrong, he could not understand the short-sightedness which made it appear a way out of the difficulty—the inability to see that, when detection followed, the person for whose sake she had sinned would be suspected of the crime.

Keith bitterly reproached himself for his lack of self-control in his meeting with Irons; it would now be infinitely more difficult for Delia to make peace with her husband, to persuade him of their innocence, in the face of what had happened. And might not this morning's scene have, in part, justified his suspicions? Keith already repented his momentary yielding to that passionate affection which had struggled for expression and threatened to overpower his sense of right.

He had resisted the temptation that had so desperately assailed him, but even the knowledge of Delia's guilt had been powerless to stem the tide of feeling

which broke in on him like a flood at her clinging touch, her vehement entreaties and tears. He tried to put away the thought of it all, but could not; his own heart was traitor to his will, and the battle with himself kept him walking at a furious pace, scarcely alive to outward things or caring whither he went.

Ramsay's walk over the mountain extended until long past noon—the hour at which he usually dined, his landlady having her own views as to the correct time for dinner. When he at last retraced his steps, the afternoon parade of beautiful horses and smart sleighs was nearly over; people were returning home to tea.

Keith had breakfasted early; he felt nipped and exhausted from being so long in the sharp air without food; turning into St. Catherine Street he made his way towards a store where he would be able to get tea. The sidewalk was crowded with foot passengers, brisk and hurrying, while the rattle of the cars as they rushed past, the rapid movement of the sleighs, all expressed that impulse to hustle which is so readily understood by those who have felt the intoxication of the keen Canadian air.

Keith threaded his way quickly through the crowd, keeping his footing with perfect ease on the slippery snow, now trodden hard and nearly black with traffic. It had grown very cold; he was not sorry to meet the rush of hot air that greeted him as he pushed open the folding-doors of the huge store.

Scorning the elevators, which were closely packed with women in large hats, he strode upstairs to the luncheon-rooms at the top of the building. The place was nearly full of well-dressed people, mostly women, chatting, laughing and placidly refreshing themselves.

Ramsay found a seat in a remote corner and ordered

tea. Idly observing the general scene, he became aware of a comfortable-looking couple seated at the next table. The man was reading the early edition of an evening paper, while the woman serenely munched cake and watched the people around her.

"More tea?" she asked, as her companion put down his empty cup without looking up from the newspaper. For answer he passed the cup and saucer, setting them down with a clatter.

"By God!" he exclaimed sharply; "this is a shocking thing!"

The woman stared at him in alarm.

"What's shocking? What is it?"

Her husband passed the paper towards her.

"How awful!" she ejaculated, laying it down after a few seconds, and proceeding to pour out the delayed cup of tea.

"Never so shocked in my life!" resumed the man. "Not too much cream, Hattie. Terrible shocked, I am. Irons, too; sort of respectable man you'd never connect with a tragedy, somehow. But who can have gotten the money? He seems to have had a deal about him when he started homewards; been collectin' rents, or something. I judge he's left a pile o' dollars. Wonder who'll get 'em; his wife ain't much, I've heard."

Ramsay sat in a tense, listening attitude as the name of Irons caught his ear; what had happened? He waited, though he could hardly refrain from stretching out his hand for the paper, but the couple sipped their tea in silence.

"I never heard of such an awful thing," the woman said presently.

"Nor I," agreed the man. "Seems they suspect somebody; guess 'twas done for the dollars."

"Ghastly!" shuddered his wife.

Keith could bear it no longer.

"Pardon me," he interposed, "but would you allow me to look at the paper? I knew Mr. Irons."

"Certainly," was the ready reply. "Kind o' queer to hear of a man you've known goin' off like that, eh? Terr'ble thing, terr'ble!"

Keith seized the paper and glanced at a paragraph with arresting headlines—

"MYSTERIOUS DEATH OF WELL-KNOWN LAKEVILLE MAN. LIKELY FOUL PLAY."

The article went on to say—

"We are greatly shocked to receive news of the death of Mr. Stephen Irons of Lakeville—partner in the Armstrong Co., Montreal. Mr. Irons left his home at Maple Farm yesterday afternoon, driving alone in a one-horse sleigh to various places further down the lake. He started on the sleigh track, which is good and perfectly well known to him. It was understood that his business would detain him until a late hour of the evening, but as he had not returned when midnight arrived, a search party was organized in the early morning. Snow fell heavily in the lake neighbourhood during the night, and great difficulty was experienced in tracking him, but about eight miles down the lake the horse and sleigh were at length discovered, the latter overturned, the former frozen to death in harness. A further and exhaustive search was made for Mr. Irons, both at that part of the lake and for some distance below; he was finally found dead in the snow near the Eagle's Head on the Lakeville side. The body must have been frozen some time, and bears

marks of violence which could not have been entirely caused by a fall from the sleigh. As a considerable sum of money which Mr. Irons was known to have been carrying on his person cannot be found, there is reason to suspect foul play. A report has been circulated that deceased was seen in excited altercation with another man near the scene of his death late yesterday afternoon, but this rumour has not been verified. Stephen Irons was much respected in Lakeville and neighbourhood; he will be greatly missed. Deep sympathy is felt for his bereaved family."

Keith Ramsay read slowly to the end, and sat staring at the words, which seemed to stand out in letters of fire. The people around him, the hum of voices, the clatter of china, all were unreal and far away.

"Shocking, ain't it?" remarked the owner of the paper, as it was mechanically returned.

"It's horrible!" agreed Keith, with unconscious emphasis.

"Guess you knew Irons pretty well?" pursued the other.

"I did," was the brief reply.

"He'll be terr'ble missed at Lakeville, I reckon?"

"Terribly!"

Keith rose to put on his coat, nodded to his new acquaintance, and moved off to pay for his tea.

The man with the newspaper looked after him curiously.

"Seems dazed-like, don't he, eh? I can't fix it, whether he's a relative of Irons or not. Thinking how many durned folks there'll be to divide the property with, and if he'll get a look in, I judge."

Ramsay gained the street with his brain in a whirl, trying to grasp the full significance of the terrible news

he had just heard, but he could not at first realize all its meaning. He had spoken truth; it was horrible to him—horrible to remember that he had fought with Irons only a few hours before the latter met death in so sudden and shocking a manner. It seemed to Keith almost as if he had taken part in bringing about the tragedy.

His first coherent thoughts were of Delia; did she already know, and how would the news affect her? The matter of the forged cheque might now be kept secret, unless some communication from Irons had caused the bank authorities to suspect.

As that last word occurred to Ramsay it presented a new and startling aspect of his own position regarding the death of Irons. From the newspaper report it was evident that the fight had been witnessed by a third person. In that case he was almost certain to have been recognized, as well as his opponent.

He saw clearly the danger in which he was placed, unless he could prove that Irons had left him alive, also that he himself was well on the way to Montreal when the accident—if such it was—occurred.

People stared at him curiously when, more than once, he stopped his walk involuntarily as these thoughts raced through his brain. He was caught in a maze of circumstances; if the affair of the cheque came out, things would look exceedingly black against him all round. He could see no way out of the tangle.

Impulse urged him, at first, to go to Delia. He imagined her overwhelmed by the horror of the news, in practical difficulties, with no one to advise or help her. But would it be wise to visit her? If suspicion were to fall on him, ought he to do anything that might involve her also? At length he determined to call at

her house and send up a written message, to ask if there was any way in which he might serve her.

He walked back along St. Catherine, where the electric lights were now beginning to flash from the store windows and to and fro on the cars. Boys were crying the evening papers; Keith bought one and hurried on. As he approached the Irons' house he saw a sleigh with a pair of beautiful bays—which he presently recognized to be Lady Dunlop's—waiting outside.

MacClurg was on the box, restraining the chafing horses and looking impatiently towards the house, on the steps of which stood Howitt engaged in an unfruitful parley. Woo Chong held the door open cautiously, his head protruding through the smallest possible aperture, his little black eyes twinkling with suspicion, but his sallow face unreadable as a mask, while the butler explained and vociferated in vain. MacClurg watched them, fuming with anxiety lest his horses should take cold, and only kept warm himself by the fervour and energy of his swearing.

"Just tell that damn Chinaman ter git, and come along, Howitt!" he bellowed in desperation, as Ramsay came up.

"What's the matter, MacClurg, eh?"

The coachman saluted.

"Matter enough, sir," he growled. "Here's the horses 'll be froze stiff, for Howitt don't know no more how t' fix that fool Chinaman than a Japanee! I guess I'd give his yellow mug somethin' t' chew if I got at him!"

"Perhaps I can make Woo Chong understand," said Keith. "Does Howitt—do you want to see Mrs. Irons?"

"Why, sure, sure; Howitt's got a note from Lady

Dunlop, and we've orders t' bring Mis' Irons back right now. Seems she's out, but who knows if that cussed Chink ain't lying all the time? We got the strictest orders; Lady Dunlop 'll be real mad if they ain't carried out."

"But I thought Lady Dunlop was still in Bermuda?" exclaimed Keith.

"Sent word yesterday she'd be here by the mornin' train. Seems her nerves warn't no better'n they were in Mon'real, so she got dead sick of it, and settled to come back all of a hop. Now she's all knocked to pieces by this terr'ble news from Lakeville—fainted when she heard of it, tired out with her journey, too. Guess you know about Mr. Irons? A tarnation ugly business, whichever way you fix it up; s'pose 'twas the dollars did for him."

"Yes, I've heard of it; it's terrible news, but it might have been an accident."

"I wouldn't have brought out my horses agin to-day for less'n a murder," asserted the coachman, determined not to be cheated of a tragedy. "Why don't that pesky old fool hurry up? If you don't mind standing to the critturs' heads a minute, Mr. Ramsay, I'll make things hum a bit."

Keith readily took charge of the horses, much preferring it to the task of settling matters between Howitt and the Chinaman.

MacClurg cleared the icy steps two at a time, presenting himself, whip in hand, before the imperturbable Woo Chong.

It seemed that Mrs. Irons had gone out sleighing that afternoon with Mrs. Bennet-Porter, and had not yet come back. The well-nigh exhausted butler was trying to find out when she would be likely to return, but the Chinaman had a constitutional objection to plain

statement of fact; between his diplomacy and Howitt's pomposity it was impossible to arrive at the truth.

When MacClurg appeared on the scene Woo Chong kept his head and the door in the same positions, grinning placidly. Howitt, notwithstanding the low temperature, pushed back his fur cap and mopped his brow.

"It's the first time," he said, with decision, "that I've took 'Enery's place on the box, and it'll be the last. Nothing but 'er ladyship and a murder would hev' indooxed me to do it, also to overheat myself in argification with this 'ere—this 'ere Yellow Peril!" he burst out, feeling that a less comprehensive epithet would be utterly inadequate. "It's—it's ondignified; why, 'e ain't got no more intelleck than a 'Ottentot."

"Ain't he, though? Guess I'll fix him," rejoined MacClurg, inserting his boot and that portion of himself which included the horsewhip between the open door and the Chinaman.

"Now, Johnny, Sammy, or what's your name, Mis' Irons here, or ain't she? I'm goin' to know right now, r'vway."

Woo Chong did not budge.

"She welly much not here," he replied smoothly. "I tink she gone long time; she no come back tea. What for you want her?"

"That ain't your business, Pigtail."

Woo Chong felt for that ornament, which was wound about his head.

"We got t' take her back with us," continued the coachman, "and if she ain't home now you got to tell us when she will be; see?"

"She not home; she welly much out."

"She ain't home now, eh? But she will be soon, I reckon?"

"I tink so," agreed the Chinaman affably.

"Then Mr. Howitt here," said MacClurg—"you see him?"

"I see him plenty," retorted Woo Chong, glancing superciliously at the butler; "him welly fat."

"Waal, I guess he'll need a pretty big chair. He's goin' ter sit and wait till Mis' Irons comes back; understand?"

By way of making his meaning still cleare, the coachman gave the door a push. Woo Chong wisely retreated; the opening became wider.

"That's better, Johnny, but it ain't wide enough for a fat man. A bit more, and he'll squeeze through."

The butler coughed and drew back.

"I ain't a-going," he said, with dignity; "I ain't a-going to enter any 'ouse where the doors is shut against me."

"They ain't shut," interposed MacClurg. "Git in."

"Shut," repeated Howitt; "practically shut. 'Er ladyship's orders was to deliver the note pussonally. Such I have endeavoured to do, but I do not feel it my dooty to—to assimerlate with uncivilized races; sayin' nothin' of the fact," he continued darkly, in lower tones, "that one murder is enough."

"Shucks!" exclaimed MacClurg; "he ain't used ter handle nothin' but the carving-knife."

The butler shuddered.

"I don't like the looks of 'im or th' 'ouse either, MacClurg."

"Bundle in," was the unsympathetic retort; "and sit tight. When Mis' Irons comes in, 'phone me up, or tell the Chink to do it, and I'll bring the horses round again in a jiffy—can't keep 'em in the cold. Durn the carving-knife; it's only my joke. Ask Johnny for some of his cake; he'll bring you the stuff, with the best, or worst, tea you ever drank."

you can talk to him about murders; guess that'll fix him."

It was very cold in the doorway. Despite his heated head, Howitt's toes were nipped; he went in dread of frost-bite, also he knew something of good China tea. Should his position become desperate, there was a telephone in the house; he would not be entirely cut off from assistance. He had a vision of himself wildly 'phoning for help, at the same time defending himself against the Yellow Peril. Finally, there was his "dooty"; he yielded—literally—to pressure. With a helpful shove from MacClurg, the door closed upon him.

"Of all the blamed idiots!" exclaimed the coachman, spitting vigorously, as he gathered up the reins and mounted the sleigh. "I guess they don't raise such thoroughbred fools nowheres like they do in the Old Country."

"You're sure to take Mrs. Irons to Lady Dunlop's to-night, then?" asked Ramsay.

"Sure, sure! Means trotting the critters round again, but Lady Dunlop won't rest till she's there; pretty much upset, her ladyship is. It's a bad business—a shocking bad business! 'Cute man like that, too; there's no sayin' who'll go next. S' long, sir."

The horses sprang forward, in delight to be off; Keith followed slowly. He could do nothing, it seemed, for Delia at present; Lady Dunlop's protection and advice would be far more effectual than any he could offer. The shock of this terrible affair would be borne more easily with that kind and sympathetic friend.

Keith turned towards his own lodgings; he wanted to be alone—to think over his own position and await events. Should he be suspected in connection with the death of Stephen Irons, the situation would have to be faced with courage and patience.

CHAPTER XXII

RAMSAY soon reached his rooms in Merton Street, near the University; they were fairly comfortable, consisting of a pleasant study on the first floor, with a bedroom on the second. Only one other lodger enjoyed the advantage of two private rooms—a medical student, named Laverock, who was now working for a Higher Degree. He had a small study at the back of Keith's; folding-doors connected the two apartments.

Laverock was an able young man, an indefatigable worker. While evening orgies resounded from the rooms of his fellows, his leisure hours were spent in the laboratories of the University Medical Building. A real friendship had sprung up between him and Keith Ramsay; during intervals of work the folding-doors separating their rooms were often open, while the young men smoked and discussed the universe.

Several other students "roomed" in the same boarding-house under inferior conditions. Each rented a single room, in which the occupant slept, worked at any hour as the spirit moved him, or held uproarious card parties—when no one felt it an indignity to be seated on the bed. During these functions they smoked, made tea, and even—in defiance of the landlady—had been known to fry blippers on the coal-oil stove.

This style of living apparently produced neither physical nor mental depression; the rooms nightly resounded with laughter and songs. Nor were these

high spirits at all diminished by their surroundings—the decorations in each room were similarly atrocious—there was a strong family likeness between the staring wall-papers.

The furniture, of shabby splendour, had been picked up at sales of wealthy citizens who, as their tastes grew more artistic, discarded gilt mirrors, pendent lustres and other enormities.

But though the rooms were much alike, a personal atmosphere was imparted to each by a display of coloured "postals" arranged in patterns on the walls, varied by portraits of the occupant's "best girl," also of those who held a minor place in his affections. A touch of outdoor sport was added by skis, snowshoes or toboggans, disposed in corners, stuck between the double windows or outside on the snow "gall'ry," if there happened to be one.

The meals were served in the basement dining-room, where Ramsay and Laverock took theirs also, in company with the other lodgers. The latter were all students, with the exception of two maiden ladies, the Misses Robinson, old friends of Miss Tansey, the landlady, with whom they had "roomed" from the beginning of her boarding-house existence.

In these lodgings, for the past two years, Keith had lived and worked. He, too, spent a good deal of time in the medical building, writing at his thesis for the M.Sc. Degree. On going away for the week-end he had left the manuscript, now almost finished, in his desk at the laboratory.

When Ramsay arrived at Miss Tansey's on the evening of his return, he found the "snib" off the house door and entered, removing his rubbers and whisking the snow from his clothes in the outer hall.

His landlady, a small, middle-aged woman, appeared as he opened the inner door.

"My! Mr. Ramsay!" she exclaimed, on perceiving him. "Ain't you most famished? I kept your dinner on the cooker till it'd bin done to a cinder, sure, if I hadn't removed it."

Keith explained that he wasn't exactly starving.

"Then I guess you can last till tea-time," she remarked, with composure. "I got some herr'n's and nice hot cookies then."

"That'll do very well, Miss Tansey, thank you."

He took up some letters waiting for him on the hall table and walked towards his study; but his landlady had not yet done with him.

"Ain't that a terr'ble thing's happened at Lakeville, Mr. Irons goin' off so sudden? Likely somebody did it for the money he was carryin', I s'pose, eh?"

"Dreadful! Though there's no proof yet that it wasn't merely an accident."

But, like Howitt and MacClurg, Miss Tansey was not to be cheated of a murder.

"I guess it's foul play aw' right. There's bin a heap of these rough characters goin' round lately: two burglaries on Durocher and one on Park Av'nue last night."

Ramsay felt too weary of it all to point out that the presence of burglars in Montreal would not account for the death of a lonely traveller in the Eastern Townships, so he merely said—

"Were there indeed?"

"Yes, sure; they got into a basement on Park Av'nue; took a ham from the refrigerator and the baby's new sleigh from the hall, they did. I bin tellin' Mary to be sure and keep the snib on our basement door, though it ain't so easy up here, s' many comin'

and goin'. What about Mis' Irons? Ain't she livin' in the City somewhere? Looks kind o' queer, that; but I've heard she's flighty, and there's a sight of difference in their ages, so likely they don't pull well together."

"People are sure to talk foolish scandal," retorted Keith, with some impatience, turning his back on the stream of gossip and taking refuge in his study.

"Empty stomach, I reckon," commented Miss Tansey, as she marched downstairs to give elaborate directions about filleting the herrings, and to make sure that the snib was on the basement door.

Thankful to reach the quiet of his own room at last, Keith threw himself wearily into a low wicker chair and stretched out his long legs to the fire. He was glad to find that Laverock was still out, for he wanted to be alone—to think steadily and definitely how he should meet the suspicion which would undoubtedly fall on him if his quarrel with Stephen Irons became known.

He saw more clearly than ever the position in which he was placed. Even if he succeeded in establishing his innocence by proving that he had started for Montreal before Irons left the house where he was last seen alive, he would still be condemned on other grounds. His name would be coupled with Delia's, there would be scandal and gossip; they would be supposed to have ruined the happiness of the dead man.

In that bitter hour Ramsay endured all the torment which a sensitive conscience can inflict: he could hardly have been more self-accusing or suffered greater remorse if the blows he struck had actually caused Stephen's death.

He roused himself at last from a state of mental torture that was becoming physical pain, and, taking down some books, tried to put in a little work before the boarding-house high tea.

Just then Laverock came swinging into the hall, cold, cheerful and hungry. Keith presently heard him striding up and down his room—in the small space unencumbered by furniture, books and a full-sized skeleton. He was whistling and stamping his feet, as the warm indoor air made him realize how cold he had been.

"Hulloa!" he exclaimed, putting his head in at the folding-doors. "You back, eh? Wondered where you'd made tracks for, when you didn't turn up at dinner. Say! it's sharp outside to-night, and damned cold in that Lab' at the Medical! Could hardly feel my fingers and toes coming home; guess I've got a frost-bite somewhere!"

The prospect did not seem to distress him, for he resumed his whistling as he disappeared from the half-open door.

"Working at the Lab' this evening?" he asked, looking into Keith's room again.

"H'm, no; shall do some reading here to-night, I think. Are you going back?"

"Rather! I wouldn't have come in at all, but one has to feed. I was spinning along just fine; got a grip of the whole thing, could work off a tremendous lot if I go ahead right now. I shall be back in the Medical after tea, and don't be surprised, old man, if I'm not at home until the small hours; that is, if no one turns me out."

"I shan't be surprised at anything while you're in that state of fizz," growled Ramsay.

The other laughed as he retreated to his den, and,

lighting his pipe, threw himself into a chair, while he stretched his legs on the seat of another; after enjoying a few whiffs he called out—

“You don’t seem to have got much good from your week-end, Ramsay; not in for *grippe*, are you, eh?”

“*Grippe* be damned!” was the irritable retort.

Laverock shrugged his shoulders, and the two men smoked in silence, until the strident notes of the basement bell announced the evening meal.

A noisy outpouring of hungry students from all parts of the house immediately answered this signal. Keith and Laverock waited until the stairs were clear, then went down with the two lady “roomers,” who were following the lively crowd at a safe distance.

“Guess they’re young!” exclaimed the elder Miss Robinson indulgently. “My! like boys just out of school, ain’t they?”

The last arrivals took their places near the head of the table, where Miss Tansey was already seated, and where a higher degree of ceremony was always observed. The untarnished cruet-stand, the straight-pronged forks, knives that would cut, with the latest additions to the ever-diminishing stock of china, were to be found at that end occupied by the landlady and her best-paying lodgers.

Perhaps the cups and saucers might be better described as crockery than china; it was a miracle that they ever became even cracked, for they were of the thickest make, especially adapted to a method of passing—when empty—unknown at polite tea-tables. This exercise, however, was severely confined to the lower end of the board, where high spirits and enormous appetites rendered their owners oblivious of defects in manners or table furniture.

Conversation was chiefly sustained by the upper circle, the three ladies making strenuous efforts to discuss what Miss Robinson called "improving topics." She often declared that it was an education to "meal" with Ramsay and Laverock, admitting in confidence to her sister that, though it was rather a strain to keep up with their superior learning and intelligence, she found her intellect distinctly smartened by the exercise. She usually described them as "bright and brainy young men."

To-night, however, the talk was less improving, and perhaps on that account more general. Miss Robinson had just read the latest report of the Lakeville affair; Miss Tansey was filled with horror anent the same subject, with a firm conviction that sooner or later a burglarious attack would be made on her own house.

Crime, as a topic of conversation, proved a wonderful leveller; robust jokes ceased, and the shyest student joined in the exciting discussion. The theory of murder in Irons' case was extremely popular; there was a universal desire for "foul play."

Keith said very little, while Laverock, who just then was more keenly interested in skeletons than tragedies, made his remarks with a slightly preoccupied air. The subject was, nevertheless, kept going in a lively manner, and the possibility that Irons had been murdered by the man with whom he had been seen fighting earlier in the afternoon was declared to be very great.

From murders the talk passed to burglaries; a suggestion that one would probably be committed in that very house before long was well received by the juniors. Several valiant youths agreed to be on watch with the furnace-shaker and other domestic weapons.

"Pertickler fortunate, ain't you, Miss Tansey, to have all these young gentlemen ready to protect you and the furniture? I reckon I ain't skeered of porch-climbers in this house, anyway," remarked Miss Robinson.

The landlady shook her head; what might not a burglar make off with, while one was hunting for the furnace-shaker?

"And that's real plucky of you, Miss Robinson," cried a lively youth, "for your window's just over the porch; they'd get in there right away."

The younger Miss Robinson, not being strong-minded, gave a slight shriek, and the hired girl who was clearing away the herring plates dropped one.

"You ain't broke that plate, Mary, I hope?" said her mistress severely. "I guess we'd better say no more about burglars, or the hull set 'll be smashed. You ain't had more'n one cup of tea, Mr. Ramsay; it's a new brand I got a bargain in the St. Lawrence market—original price five cents more'n we've been drinking, so it ought to be good."

Ramsay declined to be moved by the extra five cents, begging to be excused from the table on plea of work. Laverock made a similar apology, and the two young men went upstairs together.

"It's the talk," deplored the elder Miss Robinson regretfully, when they had gone. "They've such superior minds, murders and burglaries don't suit 'em."

"Well," Miss Tansey retorted, with a nipping air, "who started to talk about murders, anyhow?"

"I judge it was my doing," agreed the penitent Miss Robinson.

The sense of sin, however, being weaker than her

taste for tragedies, soon evaporated. Fresh tea having been served all round, so that the quality of the bargain might be fully tested, horrors were resumed, and not only murders, but suicides and killing in every form were discussed with the greatest relish.

CHAPTER XXIII

SOON after tea Laverock returned to his work in the Medical Building; Ramsay, having made up his mind to read in his own room, settled down grimly to the task.

A disturbing expectancy interrupted him every time the front-door bell rang, but there was no call for him. He worked steadily until nearly midnight, then put away his books and prepared for bed. He did not expect to sleep, but the events of the day had tired him out; almost as soon as he lay down he fell into deep slumber—a deep but not a dreamless sleep. The images formed by his disjointed thoughts were many and startling. The scenes through which he had passed during the last two days haunted him—they were sometimes ghastly, sometimes grotesque, but always distracting and elusive.

Keith must have slept in this manner for about an hour, when he was suddenly awakened by voices outside. He sat up and listened; footsteps were hurrying along the street below. Springing out of bed, he threw back the shutters. His window faced west; in that direction the sky was flooded with a red glare warming the cold whiteness of the snow—a beautiful and terrifying sight.

At that moment the cry of "Fire!" was shouted below; he heard the thunder of the engines and the fierce clanging of their bells as the horses tore along Sherbrooke Street.

Ramsay flung on his clothes and ran downstairs,

meeting men at various stages of dressing, pulling on their things as they hurried out. The night was fine and clear, with a low temperature.

"Where is it?" shouted Keith, tearing onwards.

"Sherbrooke!"

"Somewhere west!" came in answer from excited, hurrying people.

Westward it was, as all could see from the glare; but where?

"It's the University!" shouted a student, dashing past him.

"Good God!" panted Ramsay, as he reached the Campus. "It's true enough!"

At the top of the beautiful grounds an awful sight burst on him. The Medical Building appeared to be a mass of flames. Already, in spite of difficulties caused by the intense cold, the fire engines were being steadily worked.

A large crowd had gathered at a safe distance from the flames and falling timbers; immediately around the building firemen laboured with great bravery and zeal. The glare lit up their shining helmets and begrimed faces, throwing a lurid light far away behind them over the white spaces of the Campus.

The great heat of the fire overcame the low temperature for a short distance only. Water from the hose had frozen on the trees and telephone wires, forming grotesque, smoke-besmirched wreaths. The whole scene was splendid and awful.

For a few moments Ramsay watched the raging of the fire; suddenly he remembered. His thesis, with valuable notes, was in that blazing pile.

The fire had broken out in front of the building, but was rapidly making its way round to the wings; one of them, so far, appeared to have escaped. The

windows on that side were placed low, and so little had the fire affected them as yet that the glass was not broken.

Ramsay stood irresolute a second, then made a dash at the nearest window; a fireman tried to stop him, but he freed himself by a blow that sent the man staggering back. The large double panes gave way; Keith dragged himself, cut and bleeding, through the opening and leapt in.

The room he had entered was brilliantly lit up by the glare, plainly showing a door on the opposite side. As he opened it a cloud of smoke burst on him from the staircase, but there were no flames as yet; he groped his way to the top of the stairs. Here the smoke was thicker, almost suffocating; soon the flames must bar his way, but he was only a few steps from the laboratory in which he had been working; there was just a chance that he might reach it in time.

Tongues of fire were beginning to pierce the dense cloud at the far end of the corridor. He had not a moment to lose, and sprang at the laboratory door; it yielded to pressure. Within all was smoke and darkness; with great difficulty Keith found the desk in a drawer of which he had placed his manuscript and notes. A sudden desperate wrench and the drawer with its contents was out. Grasping it tightly, he began to fight his way back.

Flames were now roaring round from the front, woodwork and plaster falling on all sides. Ramsay had reached the corridor again, when he heard a shout, feeble and muffled, yet, it seemed to him, close at hand. In spite of the danger, he paused; again it sounded.

The truth flashed on him. Laverock, cut off by the fire! Why had he not thought of his friend before?

"Laverock!" he shouted; and the muffled voice in answer seemed to come from a laboratory on the opposite side of the corridor, nearer the front of the building.

The flames were making headway, now obscured by clouds of smoke, again bursting forth with renewed fury. Clutching his drawer of papers and shouting when he could, Keith fought his way into the room. Smoke and flames were pouring into it from the far end, where part of the ceiling had fallen in, bringing with it a heavy beam. At first he could see no one, but, guided by shouts and groans, groped his way along.

"My God!" he cried, as a flash of fire showed Laverock in a half-sitting posture, vainly trying to raise himself from the ground. His leg was broken. In a moment Ramsay understood; his friend or his thesis? He could not save both.

With a violent gesture he flung the drawer of papers from him and stooped down, gasping in the suffocating atmosphere.

"Can you raise yourself at all, old fellow?"

"I guess so," panted Laverock. "It was the damned beam; I got my leg out, but it's broken."

"Put your arms round my neck and heave yourself all you can," commanded Keith. "Now then! Steady!"

Laverock obeyed in agony, while Keith slowly raised himself with his heavy burden.

"Hang on!" he shouted, clenching his teeth for the battle. Probably they would not get down alive, but there was a chance.

Their progress was terrible; the short distance to the top of the stairs was a fight for life. Blinded and blackened by smoke, singed by the tongues of flame

which, as if in mockery, almost licked their faces, Keith held fiercely on. Once or twice he nearly lost his grip of Laverock, but recovered his hold, and with grim persistence got at last to the bottom of the stairs.

Except for a glimmer of light from the outside glare, all was dark and thickly wrapped in smoke. Vainly he sought for a side exit. To get Laverock with his broken limb through the double window would be very difficult, but to hunt for a door meant loss of time, and the place was suffocating. A fiercer gleam of light showed him the window he had broken through; with gasping breath and strained muscles he struggled towards it.

"Hold tight!" he shouted hoarsely, feeling Laverock's grip relaxing.

But the exhortation fell on deaf ears; Laverock had fainted. In that awful moment Keith realized that they might yet be stifled, so near deliverance. He let his burden slide slowly to the ground, and began to beat furiously on the remaining glass and framework of the window. Part of the crowd had surged round to that side of the building when he dashed into it.

"Here he is!" the shout went up. "He's right here!"

A rush was made to his assistance.

"Help," panted Ramsay; "get the other man out! He's fainted."

Two firemen came running, sprang through the opening and got Laverock out.

As Keith appeared in a fearful state of grime and blood, the crowd realized that he had saved the life of his fellow-student; a tremendous cheer rose, mingling with the noise of the fire.

A doctor and nurse came forward; Laverock was lifted into an ambulance by willing helpers and driven

off. At that moment Keith's hand was caught in a friendly grip.

"Are you much hurt?" asked a senior colleague. "That was magnificent! You must be fearfully done up. I've got a sleigh here; let me take you home."

But, except for some cuts on his face and hands, Keith was not injured. Now that Laverock was safe he remembered his thesis; it was difficult to tear himself from the fascination of the fire, but he reluctantly got into the cab.

A large number of students, who had greeted his appearance with cheer upon cheer, now rushed forward, unharnessed the horse, and, seizing the shafts of the sleigh, bore it away with triumphal shouts. Still cheering and raising the McGill "yell," they moved at a rapid pace through the Campus and along Merton Street, followed by a portion of the crowd drawn from the fire in this new excitement.

The procession turned eastward, reinforced with students attracted by the yell, and gathering numbers of sensation-seekers in its progress. By the time it reached Ramsay's lodgings the crowd had become large and uncontrollable with excitement. It looked as if there might be trouble; several policemen drew up together just outside Miss Tansey's, while a couple of officers, who had been patrolling the street for some time, placed themselves one on either side of the front door.

When the sleigh stopped, the students, still yelling enthusiastically, lifted Ramsay on their shoulders, carrying him up the steps with a wild rush. As they set him down in the doorway the constables moved forward and gripped his arms.

There was a deep lull of astonishment; the policeman's words were distinctly heard—

"Keith Ramsay, you are arrested on suspicion of having caused the death of Stephen Irons of Lakeville. You are also charged with forging the signature of the said Stephen Irons."

Ramsay's answer came loud and clear—

"I am innocent of both charges."

For an instant there was quiet, then, with yells and hisses, the students surged up the steps in a furious attempt to rescue the hero of the night; the rush drove both Ramsay and the constables through the open hall door into the house.

The leaders of the crowd pushed after them, but the policemen were huge fellows and used their truncheons with such determination that the unarmed intruders fell back; the door was shut upon them.

"Now, then!" exclaimed the constable who had arrested Keith, "I guess we're aw' right! Too bad to nab you in the midst o' the show and before you'd time to get that paint off, eh? But it might have bin now or never; sorry to say we must take you along with us."

He was a burly Irish-Canadian, and bore a cheerful air of being at ease with criminals. As he spoke he relaxed his grip, standing in a patronizing attitude with one hand on his prisoner's shoulder. Keith remained perfectly still, and looked full at his captor.

"As I stated before, I am innocent of the charges brought against me," he said steadily; "but of course it's no use resisting now. I suppose I can have a wash?"

"Certainly," assented the policeman affably, "certainly. Anything in reason we never refuse—washin' and all such frills—provided we've got you; that's the main thing, o' course. Why," he added expansively,

"if a crim'nal's goin' ter be hanged, he'll likely stand it all the better if he puts away a good breakfast first."

Not particularly exhilarated by this optimistic reference to capital punishment, Ramsay was about to mount the stairs to the bathroom, when a doctor appeared at the door of Laverock's study. He was a well-known City surgeon and a Professor on the McGill medical staff.

"That's right," he said, "take it quietly, Ramsay; you'll soon be cleared. Any one must know there's a blunder—mistaken identity, or something of the kind. Confounded muddlers, most of these fellows!" he added, glancing at the officers of the law, who looked quite imperturbable. "By Jove! you've done a brave deed to-night, Ramsay. Splendid! That poor fellow in there wouldn't have had a chance but for your pluck."

"Oh, how's he getting on?" asked Keith, making an eager movement towards his friend's room; he had forgotten Laverock in the sudden turn of his own fortunes.

"Pretty bad; broken leg, banged about the head, too—nothing but what he'll get over, though, give him time. He's got a high temperature, is very excited and restless. We brought him here, as it was so near. He wants to see you; perhaps you'd better go in at once; we'll get him to sleep after. Stay, your hands are cut about; let me see the damage."

"Just a bit, by the broken glass," returned Keith carelessly. "May I speak to Laverock first?"

He followed the doctor into his friend's room.

Laverock was lying on the hastily arranged chair-bedstead, his head bandaged, his eyes bright with fever. As Keith entered, he made an eager movement

—checked with a groan of pain—and flung out his hand.

“Ramsay!” he said huskily. “How can I ever thank you, old fellow?”

“Well, just now by not gripping my hand too hard; there’s a collection of broken glass somewhere in the palm.”

“Ah, you’re injured?”

“Nothing at all, when the glass is out. And I couldn’t have helped hauling you forth, old chap; anybody would have done it.”

“But you *did* it; I’ll never forget that. Why, in the name of thunder, did those fellows let them take you? I know—heard it all. If I’d only been on my feet I’d have taught ‘em what a Westerner can do, curse them!”

“Wouldn’t have done any good,” said Ramsay; “the thing’s got to be faced out.”

“Well, you take it deuced coolly; but there, nobody will believe a word of it.”

“Thanks; that’s got to be proved, anyhow. Now you try and sleep; I must get a wash. Good-bye!”

“Good-bye!”

The two men exchanged a look meaning more than many words; then, with the doctor, Keith left the room.

His injuries were not serious; the pieces of glass were soon removed and his hands bandaged. A wash, with change of clothes, restored him to something like his ordinary appearance. When he returned to the hall he looked a very dignified prisoner indeed.

“I am quite ready,” he said briefly.

“That’s aw’ right,” rejoined the big policeman, with approval. “It’s no use goin’ out yet, I guess; anyhow, not by the front. Hark to the blasted row!”

The uproar outside was tremendous : furious shouts, groans and hisses mingled with snatches of the McGill "yell." The angry and excited students were only restrained from breaking in at the window by the hope of making a rush to recapture Ramsay, if the police attempted to bring him out that way. But those astute officers had no intention of facing such a possibility.

"Ain't there a safer way out at the back?" asked one of them, when they had listened for a time to the noise in the street.

Information as to the basement exit was obtained from the scared Miss Tansey and verified in person by the policeman.

The back lane ran out into a road some distance from Merton Street. A sleigh was telephoned for and brought round to the rear of the house. The move was successful ; Ramsay left, unperceived by the crowd at the front. With an extraordinary mixture of feelings Miss Tansey saw her best lodger walk quietly out between the banks of snow in the back yard, and, closely guarded by policemen, depart for the City Jail.

CHAPTER XXIV

THE news of her husband's death came on Delia Irons with a terrible shock. Lady Dunlop, who had broken it to her, was prepared for grief or horror, but could not understand her remorse and self-accusation.

As the heavy hours wore on through that awful night, bringing the wild excitement of the fire and the tidings of Keith's arrest, Delia's wretchedness became intense. She remembered his account of the fight between himself and her husband; she knew why he was suspected. Could it be possible that Stephen's death might in any way be traced to that quarrel?

Her remorse grew more terrible as the whole affair became clearer to her dazed mind; she saw that the machinery of events had been set in motion by her selfishness—*she* was chiefly responsible for Keith's present position.

The thought of this drove her to such a state of distraction that Lady Dunlop feared for her mental balance; when Delia confessed the truth regarding the cheque, she believed it to be the delusion of a diseased mind. But constant reiteration of the fact at length forced her to accept it as reality; when she also learned of the fight on the lake and the subsequent interview between Ramsay and Delia, Lady Dunlop saw with alarm that the case looked black for Keith. She had to admit that he had behaved unwisely, passionately,

but she refused to believe that he had done anything to justify his arrest.

She was greatly shocked and puzzled by the discovery of Delia's wrong-doing, blaming herself for having had anything to do with the Bennet-Porters; but who could have foreseen that all the elements of tragedy lay in the situation? And Keith would have to pay, for though the confession of the real criminal should clear him from all suspicion of forgery, it would not help him in the graver case. Lady Dunlop understood that his friendship with Mrs. Irons, the fact of his having lent her money and quarrelled violently with her husband so soon before the latter's death, would injure Keith greatly in the principal accusation brought against him.

Since confessing the forgery, Delia had constantly declared her resolution to make a public statement of what she had done, in order that Ramsay's character might be cleared of all suspicion on the subject.

Lady Dunlop tried to persuade her to prepare a written confession, which might be read out at the trial, but Delia persisted in her determination to undergo public penance for her sin, if permitted by the court to do so. The advice of her solicitor was powerless to alter this purpose. He pointed out to her that a confession would at once stop proceedings by the Bank; there would be no need for further effort in the matter. She, however, was firmly persuaded that only her public avowal of the truth would vindicate Keith, and no argument could change her decision to make it.

Before leaving Lakeville on that fatal afternoon Irons had posted a letter to the Bank, stating that his signature had been forged on the cheque presented

by Keith Ramsay, but adding that the information was sent merely as a warning. He did not wish to proceed against Ramsay, and was delaying action until he had investigated the matter further. In the meantime he desired the affair to be considered private.

When Stephen Irons' sudden death, with its suspicious circumstances, became known, the Bank authorities at once took steps to have Ramsay arrested. Later, when they were privately informed of Mrs. Irons' confession, the charge against him had been withdrawn.

All this was represented to Delia, but it did not influence her. She was haunted by the fear that Keith might not be fully exonerated in the public mind; *she* had brought this trouble on him. In her present deep repentance and humiliation the prospect of doing open penance in order to clear him afforded some relief from the burden of remorse.

Lady Dunlop was greatly worried by the idea of such a proceeding, so contrary to the pleasant routine of her comfortable, well-ordered life. She was irritated by the publicity of the whole affair.

"I wish I could dissuade Delia," she said, in troubled conference with Harriet Fisher, who, for all her quaint ways, had proved a valuable friend in this time of need.

"I shouldn't try," advised that counsellor briskly. "Let her speak out, if she gets the chance; it'll do her good—clear away the cobwebs in her brain. She'll go half-crazy if you don't, Agnes."

"It's just the kind of thing I dislike," objected Agnes; "so—so melodramatic."

"Pooh!" retorted Miss Fisher, "that's nothing now-a-days, when half the women going are scream-

ing and shouting about nothing at all! This would be only a flash in the pan."

"But it's not usual to speak in court."

"It was done a few days since by that Winnipeg woman."

Lady Dunlop's face expressed disgust.

"My dear Harriet, please don't quote that person as an example."

"I wasn't quoting the person, but the precedent. If Delia is allowed to speak, I shouldn't stop her; anything to clear Keith thoroughly."

"It may make matters worse for him."

"Don't see how it can, if the truth's told plainly; it'll let the air through all this stuffy business."

Lady Dunlop, though unconvinced, said no more; Miss Fisher wisely refrained from discussing the subject further.

On the day following his arrest, Ramsay was brought before the Recorder, and remanded for a couple of days in order that witnesses might be summoned to appear. The case against him was slender, resting mainly on the word of the man who had watched the fight between him and Irons. On the other hand, the evidence of Ramsay's sister, of the man-servant who drove him to the station, and also of the farmer whose house Stephen Irons left between nine and ten o'clock on the night of his death, would go to prove that Keith had started on his journey to Montreal while Irons was alive and well.

The court was crowded when Keith Ramsay's case finally came before the magistrates; so great was the interest in the affair that for some distance outside the street was almost impassable.

MacClurg urged his horses through the blocked traffic with difficulty, a great disgust of the "hull business" depicted on his grim features.

Lady Dunlop was well known by sight to many onlookers; her appearance with Mrs. Irons, both thickly veiled in black, aroused general comment.

There was a stir of interest in the court as they took their seats; they were at once the objects of curious looks and remarks. The elder woman felt thankful for the heavy veil that screened her face, but Delia was like one turned to stone, and seemed neither to see the crowd nor to be conscious of the lively curiosity with which she was regarded. The intense rigidity of her figure gave her the appearance of a darkly veiled statue.

When the magistrate and other personages had seated themselves, Ramsay was brought in.

The entrance of the prisoner caused a general movement of excitement. Delia had not seen him since their meeting two days before in her drawing-room; her heart felt like ice and her head on fire at the thought that she had placed him in this humiliating position. Lady Dunlop's cheeks flamed with helpless indignation, tears fell behind her veil as she watched him.

Keith's face was paler and thinner than usual, his mouth was set in hard lines, but he held his head high; there was courage and resolution in his eyes. He met the curious gaze of the crowd steadily as he took his place. A cheer burst from a large group of students; it was quickly suppressed, and the proceedings began.

The officer who had arrested Ramsay having made his statement, the prisoner was asked if he had anything to say.

"I am innocent of the charge brought against me," was the answer in distinct tones.

The only witness for the prosecution was then called. He had seen the fight between Irons and the prisoner, but he had little to tell; his description of the affair was soon over. During the recital Keith's eyes were lowered and his head bent; shame and remorse chastised him as he remembered the unrestrained passion of that afternoon.

The evidence for the defence was full and convincing. Janet Ramsay, Wright the man-servant, and the conductor of the night train by which the prisoner had travelled, all testified that he had left for Montreal long before Irons' death.

The farmer, who was the last person to see Stephen alive, swore that the latter had left his house for Lakeville about ten o'clock at night. He had been persuaded to have some hot supper and rest his horse before starting on the cold homeward drive. When asked if Irons appeared exhausted or unwell, the witness stated that he seemed much as usual, except for a swollen face, which was supposed to be the result of toothache, and did not arouse suspicion until afterwards.

Cross-examination elicited no further details; the evidence remained unshaken.

In giving judgment, the magistrate said that the case against the prisoner had been entirely overthrown by the testimony in his favour. It had been completely proved that Ramsay was miles distant from Lakeville at the time of Stephen Irons' death, also for hours before it. This being so, they had nothing further to do with the scene described by the single witness for the prosecution.

It was true that the fight and other circumstances

had made things look black against the prisoner. In the quarrel spoken of there had evidently been violence on both sides; the bruises which, at the inquest, could not be pronounced due to a fall from the sleigh, were no doubt the result of the fight, but medical evidence had shown that they could have had no part in causing the death of Irons. Hours afterwards he was alive and ate a hearty supper at a time when Ramsay was fairly on his way to Montreal.

The prisoner might be culpable on other grounds, but it had been proved conclusively that he was entirely innocent of the terrible charge brought against him.

The last words were hardly spoken, when a cheer rose from the students in court; they moved as if to make a rush for Keith, but the noise was quickly stopped and order restored. When silence again prevailed, the Recorder stated that the charge of forgery against Ramsay had been withdrawn by the Bank; moreover, he would be publicly cleared of all suspicion on that score by the statement which Mrs. Irons would now be permitted to make.

At the sound of Delia's name Keith started; every eye was turned on her as she rose, throwing back her veil. Her features might have been chiselled in marble, they were so white and set. She spoke clearly and distinctly, though her voice was toneless, as if repeating a lesson painfully learnt; but when she insisted on Ramsay's total ignorance of her guilt, his absolute belief that the cheque was written by her husband, Delia's voice broke and her cold face flushed with determination to take all the humiliation on herself.

At that supreme moment of public penance the shameful cloud which had obscured her natural beauty was lifted; her face was ennobled by a courageous

effort to start on the narrow road to sincerity and truth. The change that through all ages has been experienced by the human spirit in its upward struggle came with deep contrition and self-abasement to Delia Irons; her soul was born again.

The final words of her confession were spoken amid profound silence, which lasted for a few seconds after she had ended. It was broken by the official voice of the Recorder announcing that the prisoner was discharged.

Cheer upon cheer immediately burst from the excited mass of students; they left the room in a body, raising shout after shout, repeated and prolonged by those outside, culminating in the McGill "yell," which resounded with deafening monotony as the men formed up and waited for Ramsay's exit.

Lady Dunlop and Mrs. Irons quickly made their way to the carriage, amid curious glances. Delia's story had impressed her listeners in various ways. Most of the men and many women were moved by her beauty and the tragic interest of her position.

Some thought her confession either a phase of hysteria or a deliberate effort to shield the real criminal; a few regarded it as simply a dramatic pose to gain notoriety. But the majority grasped the truth. Delia Irons had accomplished what she desired; as she passed out under a fire of critical eyes, it was she, not the accused, who was condemned.

When Ramsay reached the street he was immediately surrounded by a group of friends and colleagues, who overwhelmed him with congratulations. His bravery on the night of the fire had become known throughout the City; this, together with the extraordinary circumstances of his arrest and his complete acquittal from the charge made against him, had

roused the general interest to a high pitch of admiring enthusiasm. It broke forth wildly as he walked out erect, bare-headed, between the cheering, yelling lines of students, who raised him on their shoulders and bore him in triumph to the Campus, where a wild demonstration took place. Keith was finally conveyed in a vast procession to his rooms, where, to his great relief, he was at length left in peace.

CHAPTER XXV

DELIA'S misery had been too deep and torturing for the relief of tears, but, on reaching her own room after the scene in court, she broke down completely.

Lady Dunlop waited quietly until exhaustion succeeded the tempest of sobs, when the unhappy girl lay back on the couch, her swollen eyelids closed in utter weariness. Now that the strain of her public effort to clear Keith was over, she was filled with bitter regret for the selfish return she had made to her dead husband's kindness and generosity. In her angry defiance she had refused to be reconciled, although he had spoken gently, on the day they parted; she had almost hated him. If he could but know how she repented at this moment! But it was too late.

Delia moaned, turning restlessly, as she said—

"I ought to go to the—to Lakeville——"

Her friend understood.

"No, you are not fit," she replied gently. "The strain has already been too much."

"But I must go back some time, if only to see——"

"And you shall, after a while; you must rest first, to gain strength and courage for a fresh start. You will have to put the past resolutely behind you, and take up life again humbly determined to conquer those great faults which have brought so much trouble."

"I should like to go home—to England."

"When all is settled you shall go with me. We will take a cottage in some quiet part of Devon or Cornwall and live in the open air."

"You are so good," murmured Delia, with a glance of grateful affection; "far too good to me."

Lady Dunlop shook her head; for a time they were silent. Neither spoke of Keith, though he was in the thoughts of each. With Delia's thankfulness at his acquittal there mingled the bitter reflection that she must have forfeited his love and good opinion for ever. How could he regard her with even a friend's affection after all she had done and that terrible ordeal of public exposure? Long ago she had deliberately thrown away his love; now she had blindly, stupidly spoilt their friendship. She could not even keep the respect and liking of a mere acquaintance; she would have to go right out of his life—perhaps never meet him again.

Such thoughts tortured her; it was terrible to look back—to realize what she had lost. The future stretched before her in hopeless loneliness. She remembered Keith as he appeared that morning, surrounded by friends rejoicing in his vindicated honour; he seemed so far above her—condemned, as she was, by her wrong-doing to struggle painfully up the steep ascent that might lead again to self-respect. That lost height could only be attained by work, by constant effort and endurance. This thought pierced the gloom of her despair like a tiny beam of light.

"I must work!" she exclaimed aloud; "it is the only way."

Her friend welcomed this first sign of hope, talking encouragingly of the time to come with a gentle sympathy that acted like an opiate on Delia's nerves, exhausted by wakeful nights. Before long she slept.

When Lady Dunlop saw her resting quietly she ordered her sleigh and drove to Ramsay's lodgings.

He was sitting alone as she was announced; Laverock was sleeping, and the folding-doors between their rooms were closed.

"My dearest Keith!" exclaimed his visitor, with tears of joy, holding out her hands impulsively as he rose to greet her. "I can never tell you how thankful I am, though, of course, I knew it was only a matter of proof. I could not have borne that you should be——" She did not finish her sentence, but stood looking up at him, relief and happiness shining through her tears.

"And your mother?" she asked, almost in a whisper.

"She knows," said Keith simply, holding his friend's hands in a strong grip as he led her to a chair.

Their talk was long and intimate—a comfort and help to both. Lady Dunlop told him of her plans for the future—should all go well. Ramsay thanked her by a look that said much, but he expressed no wish to see Delia, while Lady Dunlop did not suggest their meeting.

"You will stay on at McGill?" she asked, when at length she rose to go.

"Unless they send me adrift."

"They won't do that now. You will have to re-write your thesis. My poor boy! It was a terrible loss."

He winced a little.

"That can't be got back," he said, with a grim smile; "I must begin again."

"How is your friend?"

"Getting on finely; I'm afraid he'll limp, though. His leg was badly smashed."

"How bravely you acted, Keith!" Her eyes flashed with pride in him. "I—we shall never forget it!"

"It was impossible to do otherwise."

His face was shadowed by the thought that all the praise called forth by his rescue of Laverock could not wipe out the memory of his violent quarrel with Stephen Irons.

"You have not seen your mother?" asked Lady Dunlop, when he took her to the carriage.

"No, we've only exchanged telegrams; I wished her not to come to Town."

"I must go down to Lakeville before I leave for Europe; there will be many changes. Poor Irons! It's terribly sad; he was a fine man—really good." She sighed heavily.

She drove away, and Keith returned to his room, thoughts of the last few days filling him with deep depression.

The pocket-book, containing money, which was missing when the inquest was held, the body of Stephen Irons, was afterwards discovered in the snow further down the track. This circumstance showed that there had been no theft, therefore probably no murder. It was generally believed that Irons was thrown from his sleigh, injured so badly that he could not move, and finally frozen to death.

He was buried in the little cemetery on the hill by the side of his child, and among the departed Ironses of two or three generations.

The bulk of his fortune was left by will to his wife, and the nine days' wonder of the cheque was soon eclipsed by the story of the rich young widow.

People hinted that she would now marry Ramsay; considering her income, he was regarded by many as a lucky young devil. This theory was not upset by the news that Mrs. Irons meant to travel in Europe

for an indefinite period; delay merely provided the necessary interval that decency demanded.

Gossips would have felt cheated, indeed, had they known the truth. Delia shrank from using the money which was now hers, resolving to spend as little as possible until she found means to earn her own living. She made one good use of her fortune at once by settling a comfortable annuity on Mrs. Howe, who was overwhelmed with gratitude, and immediately arranged to return to the quiet English country existence which was the breath of life to her.

The Bennet-Porters had made several attempts to renew their acquaintance with Delia, but she avoided them carefully and, by great good fortune, saw them no more.

The house and furniture at Lakeville had been left to Miss Irons, together with a good income. After her brother's death Sarah's personal characteristics became more marked; she had lost, in a sudden and terrible manner, the only being for whom she had any affection. The publicity of it all greatly hurt her pride and reserve; she shut herself off from the sympathy of those who wished to show kindness.

Having no one to work for, she lived a narrow, pathetic existence in the house by the lake; her only companion was Maisie, who apparently grew more attached to her mistress as the latter's temper became sharper and her supervision more exacting.

The large front rooms were always closed now, except for their periodical turning out; without this exercise Miss Irons and her maid could hardly have found sufficient interest in life to make it worth living.

Sarah Irons never forgave her sister-in-law for the public confession of guilt in the forgery case, regarding it as a slur on her brother's memory. In her

heart she always believed that Stephen's death was, in some mysterious way, due to his wife's extravagance and selfishness.

Personal belongings of Delia's she carefully packed away, to have them both out of sight and ready in case they were sent for—which never happened.

The grand piano was kept shut, though regularly dusted and polished. In course of time it became covered with ornaments and knick-knacks, being regarded merely as a table, its original use forgotten. Miss Irons might have entertained often or travelled much, for she was very well-to-do, but she derived more pleasure from the knowledge that her money was accumulating interest at the bank than the fact of spending it could possibly have given her. There being no relative to be managed—Aunt Hagar having passed to her account—she lived alone with Maisie, experiencing hardly any change in the dull monotony of her days.

Before the end of April, Lady Dunlop and Delia had sailed for England. They were accompanied by Mrs. Howe, full of thankfulness for her mercies; also by Howitt and Dampling, who pined—though not outwardly—for their native land. Henry, the footman, being young enough to take root in foreign soil, remained in Canada, while MacClurg, who could not be induced, even for a couple of years, to leave his beloved Dominion, reluctantly entered other service until his mistress should return to her own home.

CHAPTER XXVI

SINCE the events of the preceding chapter two years had passed, years of mental struggle, of quiet but persistent endeavour and self-conquest for Delia Irons. The sin and suffering through which she had come so early in her life had, like a veritable fire, purged her character of the vanity, the selfishness that had so marred it. The heavy hand of remorseful sorrow had steadied and strengthened her nature; experience had saddened, but it had also made her sincere. She learnt that what she had striven for as the substance was in reality the shadow.

On arriving in England, she and Lady Dunlop had taken a small house on the North Devon coast, where for the greater part of the two years they lived and worked. They had not at first intended to remain so long, but the place and people were so quaintly picturesque; they grew to love it all, and could not bring themselves to leave. Having ample leisure, they were free to take a personal interest in the joys and sorrows of the simple, robustly human country folk.

Delia learnt to know these rustic people well; she went among them often, nursed the babies and helped to care for the children of women who did charring or worked in the fields. She visited the old and sick, learning many lessons from commonplace human beings. Much in their lives was sordid, but also much was beautiful and true; they taught her how to be content. In that fine, sweet air, with the heather at her door, Delia lived close to Nature, finding

spiritual health. After no regulation pattern of service, but perhaps none the less helpful, for a time she found her work.

The two years passed quickly, and Lady Dunlop began to weary for Canada. The Devon cottage was given up, the friends parted. Lady Dunlop returned to Montreal, while Delia paid a visit to her relatives in Manchester before settling to some definite work. But this was not so easily found; the life in Devonshire, helpful, self-effacing as it was, had not, perhaps, been the best training for work of the same kind among the sweltering masses of a huge manufacturing city.

The types of character, speech and manners were so different; the sturdy independence of the North seemed almost rude and repellent after the simple urbanity of the Western rustic. In her first attempts at visiting Delia made mistakes, receiving shocks that gave her a disheartened sense of being out of place. She missed the frank personal interest of the country folk in all her doings, their easy kindness, and the open spaces that gave them their individuality. In the narrow city streets, packed with tight little houses, she felt like a machine; the consciousness that she was received with more criticism than welcome nipped her power of sympathy.

Delia could not settle down to life in Manchester, and thought of returning to the West of England. In the meantime she was made welcome by her relatives, being very helpful to them as a paying guest. She had now been staying with them several weeks, but as yet had formed no definite plans; she missed Lady Dunlop intensely and sometimes had hours of despon-

dency, when vivid recollections haunted her with distressing power.

It was in one of these moods that she strolled into the Art Gallery on an afternoon when her aunt and cousins had gone to Deansgate shopping.

The Gallery was very quiet; there were few people about, except in one room, where several had gathered round a picture by a gifted portrait-painter which had lately been presented to the collection. It was the portrait of a woman in middle life, of no great beauty, beyond fine eyes and an expressive mouth. But with these the artist had made magic; the face lived.

Delia stood fascinated by the charm of it, while some critic behind her discussed technical points in the painting very frankly with a friend. Their argument was presently interrupted by a third person asking the name of the artist.

Something familiar in the inquirer's voice caught Delia's attention. She turned sharply; a tall young man in grey tweeds was looking over the shoulder of the talkative critic. Her eyes met Keith Ramsay's in mutual recognition; she stepped back from her place and they clasped hands without a word.

Then the memory of their last meeting covered Delia with an overwhelming sense of shame, blotting out the sudden joy of seeing him again. The people near were observing them curiously.

"I haven't seen the other pictures," said Keith quietly. "Shall we walk round the Gallery?"

They moved off to the next room, which was empty, save for an old gentleman rambling aimlessly about at the far end.

"Have you been long in Manchester?" asked Delia,

as calmly as she could, when they had taken possession of a seat.

"Only since yesterday; I am staying at the Midland Hotel."

After a pause he added, looking at her intently, "I came to see you, Delia."

She flashed a glance at him from troubled eyes.

"You forget!" she said in low tones, clasping her hands tightly.

"No, I don't forget," he returned in the quiet way so familiar to her. "I came to England on purpose to tell you so."

She could not speak; a great wave of joy swept away her fears.

"I have seen Lady Dunlop since her return to Canada," continued Keith. "She has told me much about your life together in Devonshire."

At the mention of those useful, healthy years Delia took fresh courage; she lifted her head and looked at him with a smile.

"You will come back with me, Delia?" he pleaded. "Mr. Murray, whose sons I used to tutor, has left me a large legacy. It seems strange to speak of money now," he added hurriedly, "but we could not live on yours, of course; *that* we must not touch, so I had to tell you. Will you go back with me?"

Her face flushed deeply.

"To Montreal?" she half whispered.

"No, I'm going to settle out West; I've bought a farm. Not much society to be found there, but plenty of space and fresh air; also, I believe, health and happiness. Could you bear that kind of life?" he asked, with a trace of doubt in his voice.

He took her hand, bending down to her in the eager-

ness of his question, his face and eyes bright with hope. He had taken off his hat; a sunbeam from the skylight showed every line of the features she remembered so well; he was better-looking than ever.

"Could you endure the life?" he repeated.

Endure the life that called to her with a thousand voices? She tried to hide her great joy in the discovery that he loved her still, but a passion of worship and gratitude struggled for the mastery with a poignant sense of her own unworthiness.

"Endure it?" she broke out in trembling tones. "God knows what happiness it would be! But it is not for me, after all that has passed; I ought to work hard—to do penance—for——"

"There'll be plenty of hard work on a Western farm," interposed Ramsay. "You couldn't have a better form of penance, if that's what you're set on."

The wholesome egotism of this retort, with his detached air of giving disinterested advice, acted on Delia's strained self-torture like a tonic. The tragic lines of her face relaxed; her lips curved in a smile. Keith smiled too.

"You will come, Delia?"

Smiling still, she looked at him; and in her eyes he read her answer plainly.

The perambulating old gentleman was still picture-gazing at a safe distance, so that he could not possibly say what happened, and there was no one else to inform him.

For a few minutes Keith and Delia sat in happy silence, broken only by distant footfalls resounding from the other rooms; then he said, glancing round at the pictures—

"There is no beauty of this kind in the new, bare Western life; will you not be home-sick for all that you are leaving?"

Delia shook her head, tears of happiness shining in her eyes.

"It is you," she said simply, "you and Canada I want."

They rose to go; hand in hand they went down the stairs together and passed out into the noise and hurry of the street.

THE END

