

**HOW MONTAGUE MISSED THE DIAMONDS.**

A TALE OF THE HENLEY REGATTA.

The color scheme of Miss Mulholland's houseboat was white and gold. Spotless white paint, snowy white awnings, fringes of yellow marguerites, clusters of yellow roses, Chinese lanterns of mandarin hue, silken cushions of the same shade, piled upon lounge chairs of gilded wicker work. When to these picturesque accessories was added the charming presence of the hostess herself, attired in white muslin, her slender waist encircled by a yellow sash, the general effect was universally allowed to be exceedingly neat. And quite as appropriate as neat. For white is the garb, par excellence, of extreme youth, and Miss Mulholland was extremely young. By the same token, yellow is the hue of gold, and Miss Mulholland, to borrow an elegant phrase, was said to be rolling in money.

This money had been slowly and painfully amassed by her worthy progenitors, who had toiled early and late in the rag and bone trade. As these hard-working people found, on arriving at Fortune's goal, that they had nothing further to interest or occupy them, they discreetly, and conveniently, betook themselves to another sphere, and were so quickly forgotten that the origin of Miss Mulholland's wealth was never at the present time, in even the most guarded terms, alluded to. With the aid of the mother of an old school fellow, Rosie had made her curtsy to her lawful sovereign, and was, therefore, safely and successfully launched upon the select society in which her possessions, if not her antecedents, entitled her to shine.

It is needless to say that Rosie Mulholland's suitors were both many and various. Needy scions of aristocratic houses, professional men who were sorely in want of immediate funds to help them along the road to fame, impressionable youths who worshipped her for her pretty face, made still more adorable by the golden setting which formed so substantial an addition to the value of the fair jewel they longed so ardently to possess—all these thronged round her in the hope that among their numbers might be found the chosen one.

But Rosie was in the proud position of the odd man out in the game of blind man's buff. She fluttered her handkerchief to the distraction of many a member of the charmed circle, but, as yet, she hesitated as to the exact direction in which she should throw it. People declared that it was an even race between Viscount Ballyhooley and Montague Ryan. Still, people do not know everything, even when they are most positive that they do.

Both Ryan and the Viscount had been included among the guests invited by Miss Mulholland for the Henley week. Assisted by a well-connected professional chaperon, she intended to keep her houseboat open to all who liked to drop in for luncheon and tea.

"Of course you will come to dinner, too," she said to Monty Ryan. "I am going to have just a select few for the evening, so that we can have a real good time. Mary Gifford, my dear old school chum, who plays the banjo like an angel; Tommy Bickerstaffe, a sort of comic corner man to fire off jokes when the thing flags a bit; the two chaperons, who can talk scandal to each other, or go to sleep, just as the like—they don't count, of course—and you and Lord Ballyhooley."

Ryan looked black as thunder. "You are awfully good," he returned in the stand-off manner he usually reserved for the quarter of an hour before dinner; "but I am really afraid that I shall be compelled to decline your kind invitation."

On the instant Miss Mulholland also became frigidly polite. "Sorry," she murmured, icily. "Other engagements!"

"Only professional ones," he returned, gazing over the top of her head in order to avoid meeting her penetrating eyes. "My club is depending on me to pull off the Diamonds, and form and muscle are not improved by excitement and late hours."

He tried to melt him by the mute persuasive power of her lovely eyes, but failed to catch his wandering gaze. The fatality of her effort made her angry.

"Then, of course, it is hopeless to expect you," she returned, "for we are sure to be terribly late, and certain to grow most wildly excited."

He had expected a little delightful coaxing, and the entire absence of anything of the kind made him smart. In his mortification he straightway gave himself away.

"It is of no consequence," he said in a huffy voice. "You will not notice my absence. You will have Ballyhooley to share your enthusiasm over the banjo and the funny man's jokes."

"Oh, not the slightest consequence," returned Miss Mulholland, with her sweetest society smile. And at this unsatisfactory stage the interview came to an abrupt conclusion. Had the backers of Monty Ryan for the Mulholland stakes happened to be present, they would certainly have felt justified in hedging.

During the heat and burden of the day, when Rosie was engaged in doing the honors of her charming houseboat, she had not a moment in which to bestow a thought upon her absent admirer. Indeed, so little interest did she appear to take in him that when Mary Gifford called out that Monty Ryan was coming along like greased lightning, a good length and ahead of his opponent, she did not even take the trouble to cross the deck to glance at the exciting contest. But in the cool of the evening, in the dim, golden light of the Chinese lanterns, under the sentimental influence of Miss Gifford's softly-warbled coon songs, or during a welcome truce to the almost incessant fire of the comic man's labored comicalities, her thoughts turned to the absent one, and she immediately proceeded to visit his absence upon the innocent head of Lord Ballyhooley.

"Did Mr. Ryan win his heat for the diamonds?" she inquired of the unsuspecting Viscount.

"In a canter," replied the guileless peer with a curious confusion of sporting confusion of sporting phrases. "Monty passed the flag as fresh as paint."

Miss Mulholland turned on her informant almost fiercely. "Why did you not enter for something?" she said.

"Why? Well, really, I don't see the use of it. It is such a beastly fag, you know. And I would far rather be sitting here with you," he added, tenderly.

Rosie took his measure from under her silken lashes.

"Perhaps you can't row," she said, scornfully.

"Oh, dear, yes, I can," he returned. "At least, I am sure I could if I tried."

Here Miss Gifford began to murmur gently, to the twanging of her banjo, that "Underneath the moon" she was "waitin' here for you!"

Nobody appeared to take the hint or to care a hang where and how long she waited. All the same, it was only decently civil to pretend to listen.

Early on the following morning, when Ryan was out for a paddle, he paused close under the white and yellow houseboat. Ballyhooley, standing in a punt, was holding up a magnificent bunch of yellow carnations for Miss Mulholland's acceptance. The lovely Rosie bent gracefully down to grasp the coveted treasure. She did not appear to see Monty, who set his teeth with a click, and, with eyes conscientiously in the boat, rowed doggedly on. It was a charming picture he had gazed upon, a sort of Thames idyll such as may frequently be seen depicted in the pages of a magazine, but it did not appeal to Monty's idea of the picturesque. And no sooner had the noble punter taken his departure than Rosie ran into the cabin, and, flinging the offending bouquet violently on the table, burst into a flood of angry tears. So it would seem that the Thames idyll had no charm for her than for Monty Ryan.

"What on earth are you blubbing for?" inquired Miss Gifford, who had not yet abandoned the vernacular of the schoolroom.

"Oh—I—I pricked my fingers with the thorns of those horrible flowers," sobbed Rosie.

"I never knew before that carnations had thorns," observed Miss Gifford, as she gathered up the despised bouquet.

"It seems to me that life is made up of thorns," said Rosie, dismally.

"That is because you are in love," asserted Miss Gifford, bluntly.

Rosie's tears were dried up by the flaming fire in her eyes.

"I am nothing of the kind!" she exclaimed. "How dare you say such a thing!"

"Don't get wrathful. It is nothing to be ashamed of. It is one of those complaints that are inevitable, sooner or later, like the measles or the distemper. And it seems to be awfully catching. I believe there are a tremendous lot of cases at Henley."

"Mary, you are perfectly detestable!" cried Rosie.

But Miss Gifford only laughed as she tripped away to dispose of the Viscount's floral offering.

When Monty Ryan rowed his second heat, Miss Mulholland could not resist the desire to go out and look at him.

"True hearts are more than coronets, aren't they?" whispered Mary Gifford in her ear. "Doesn't dear old Monty look in splendid form?"

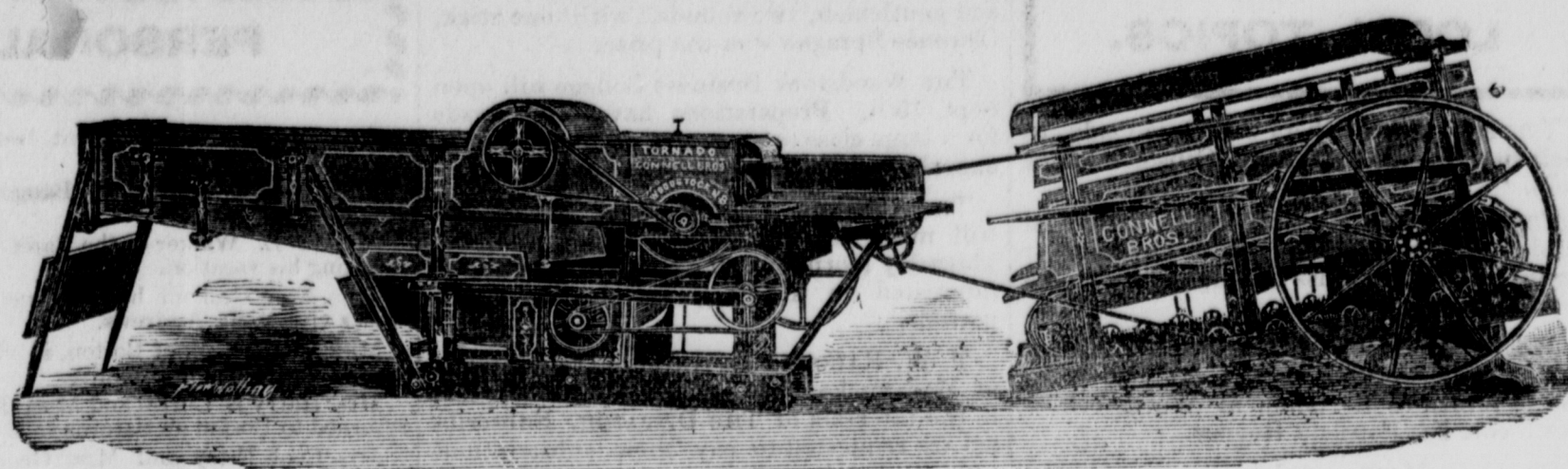
"I can't that I think a crimson face and startling eyes very becoming to anyone," replied Rosie, coolly.

What an egregious ass a fellow must be, murmured Ballyhooley in her other ear, "to put himself to all that trouble and discomfort! It is so much wiser to keep cool and comfortable. Why do for ourselves what a machine can do ever so much better and quicker for us?"

"And yet, somehow, it is just the egregious ass who makes his name famous," returned Rosie, scathingly. "The people whose whole wisdom consists in keeping cool and comfortable win neither honor nor admiration."

From which it may be inferred that Miss Mulholland did not know her own mind, or that she was very difficult to please.

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On the following afternoon the excitement over the Diamond Sculls grew so intense that all Miss Mulholland's guests decided to go up to the winning line to see the finish. All that is, except Lord Ballyhooley. He did not feel himself in any way called upon to enthuse over Ryan's almost certain victory; therefore, as Rosie announced her intention of remaining with the chaperones on the houseboat, he begged permission to share her comparative solitude.

"Oh, you can stay if you like, of course," she replied, none too graciously.

So, hoping for better things, he stayed. Presently Miss Mulholland began to find the long tete-a-tete decidedly slow. The Viscount's continual stream of small talk sounded in her ears like the buzzing of a blue-bottle, and got hopelessly on her nerves. At last, in desperation, she proposed a row.

"We will make for the backwaters," she said. "It will be a heavenly calm after all the fuss and crowd and noise. Oh, I forgot. You don't row. Never mind. I can scull, and you shall steer. I will take some strawberries, and we can eat them under the shade of a friendly willow."

A few minutes later Rosie, her basket of fruit in one hand, while the other gathered up the voluminous folds of her muslin gown, was just preparing, with the unskilful aid of Lord Ballyhooley, to step into the boat, when, out in midstream, there came flashing along Monty Ryan, and, a good three lengths behind, his toiling, panting opponent. An easy victory seemed within Monty's grasp, for he was going easily and strong while the other man, even at this comparatively early stage of the race, was evidently doing all he knew. Now, whether it was that the sight of her tardy lover agitated the fair Rosie and rendered her momentarily oblivious of what she was doing, or whether the experienced Viscount bungled hopelessly over his task of holding the boat steady, is difficult to determine. Certain it is that, incumbered as she was with her basket and her dress, Rosie missed her footing. Over went the boat on the off-side. Over went, also, the noble Viscount on to the boathouse steps. There was a scream, a wild flutter of white drapery, like the ruffled plumage of some lovely bird, and the next instant Miss Mulholland had disappeared beneath the waters of the fast flowing river.

Lord Ballyhooley seemed paralyzed with terror. He could only cling convulsively to the frail steps and shout hoarsely and desperately for assistance. Fortunately his cries made Monty aware of what had happen-

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Without a moment's hesitation he altered his course, making straight for the scene of the disaster. He came up just as Rosie was sinking for the second time.

Not many moments had elapsed when the crowd gathered on the banks, and the boatmen who had hastened up saw him swimming toward the boathouse with the now unconscious girl supported on his arm. A tremendous cheer went up from lightened heart, a cheer of thankfulness and sympathy. The massed crowds at the winning post wondered what all the row was about, and was thunder struck to see the played-out winner of the Diamond Sculls row gently home alone.

"You made a ghastly mess of that affair old man," observed a candid friend to Lord Ballyhooley. "Such a chance to have missed. Ryan's pluck and dash have carried off the heiress."

The Viscount shrugged his shoulders with affected disdain.

"There is as good fish in the sea as ever yet came out," he returned, carelessly.

"That may be," agreed the candid friend. "But it evidently doesn't apply to rivers. It is not every day one gets a chance of fishing an eighty-thousand pounder out of the Thames."

And to this incontrovertible truism Lord Ballyhooley could find no reply.

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