

Mrs. Winterton's Cloak.

"A lady, sir," said Charles, as I sat dawdling over a rather late breakfast. "Who is she?" I demanded.

"She refused her name, sir, but I think it is Mrs. Winterton," he answered, while I gazed into his inexpressive face in astonishment. For, although Cecilia Winterton had a reputation for doing extraordinary things, it was difficult to imagine what could bring her to my rooms before 11 o'clock this morning.

A few moments later she entered with her usual impetuous vivacity. Even the severest critics of her own sex, and they are numerous, could not deny her beauty or pretend that she had lived more than twenty-six or twenty-seven years. She looked radiant in her obvious excitement this morning, and not for the first time it became necessary to put a rein on one's feelings.

"Now," she exclaimed, as soon as Charles had closed the door, "you needn't tell me I ought not to be here, because I'm perfectly aware of that, and besides, I haven't a second to waste."

"Is there anything I can do—"

"Why, of course," she answered with the utmost eagerness. "If Sir Arthur Desmond or any one else asks, you are to say that you took me to supper at Ricardo's—"

"But no such pleasure has fallen to my lot," I remonstrated.

"Last Tuesday week," said Cecilia. "You quite understand?"

"Not the least little bit."

"You took me to a supper at Ricardo's on Tuesday week, and we—had a private room," she insisted.

I was on the point of asking for some kind of explanation, when the door opened and Charles again appeared.

"Sir Arthur Desmond," he began, when Cecilia raised a pair of alarmed eyes to my face.

"Oh, dear!" she exclaimed, "whatever is to become of me!"

Without a word, Charles crossed the room and opened a door which led into a kind of lobby.

"I shall leave the door ajar," said Cecilia, "so that I can hear how you do it," and she raised a warning finger, smiling as she passed out of the room.

"Bring Sir Arthur up," I cried, and a few moments later Charles formally announced him.

"An early bird," I remarked, as he shook hands.

"Most awfully glad I've caught you, anyhow," he answered. He was a tall man of eight and twenty, slimly built, with sloping shoulders, and very fair hair, parted exactly down the middle of his head. "You'll think it's a curious sort of question," he said, fixing his eye-class. "I just want you to tell me whether you took Mrs. Winterton to supper at Ricardo's last week?"

"Well, it is a curious sort of question," I answered, with a glance at the slightly open door. "Why on earth do you ask it?"

Desmond seemed to hesitate for a second or two; his eyeglasses fell and he refixed it. "You didn't go to Mrs. Everard's last night?" he suggested.

"No," I said.

"I was waiting in the hall for Edna," he explained, "when that idiot Rawson tackled me. He hasn't been long back from India, you know, and some one has just been telling him Edna and I were engaged."

"Well?"

"When she came downstairs, ready for me to take her home," Desmond continued, "I felt bound to introduce him, and he said he had seen her before—at Ricardo's, on Tuesday week."

"You're not going to suggest that it was I who took Miss Sutcliffe to Ricardo's?" cried I, not a little bewildered.

"No no, of course not," answered Desmond. "But Edna was rather annoyed; she said she had never been to Ricardo's to supper in her life; and then it turned out that Rawson hadn't seen her face at all."

"Then, how did he pretend to recognize her," I demanded.

"Why, by her cloak—"

"Oh, my dear fellow, I urged, 'aren't women's opera cloaks made by the dozen?'"

Desmond shook his head, with a portentously solemn expression.

"Edna's cloak is most awfully fetching," he answered; "a sort of old gold, with black on it; I'll swear there isn't another like it in London; she has told me there wasn't herself. It's got an enormously high collar, and she's rather fond of hiding her face with a kind of lace arrangement—I don't know what you call it. Anyhow," Desmond explained, "she seemed a good deal put out with Rawson, though he said he could swear to the cloak. He had seen her coming downstairs, he said, and you know what that signifies," cried Desmond.

"U! cabinet particulier!"

"Naturally," he said, "on the drive home, I asked for an explanation—"

"Although Miss Sutcliffe had denied having been to Ricardo's!"

"You see," he answered in a somewhat

shame-faced manner, "Rawson had been so confoundingly positive. Anyhow, I asked for an explanation."

"I wonder she condescended to give it."

"At all events, she did. She said that Mrs. Winterton had bought the cloak in Paris about a month ago, and, as she didn't like it, she sold it to Edna—"

"When did Miss Sutcliffe buy it?" I inquired.

"Why, on Wednesday week."

"Now," I said, "I am beginning to understand. So it was Mrs. Winterton who wore the cloak at Ricardo's?"

"That's what Edna says."

"You—you don't believe her?"

"Well, you understand," he continued, "we had a bit of a tiff about it, and I told her I should ask Mrs. Winterton."

"But," I suggested, "as it isn't quite half-past eleven yet, you have scarcely had time."

"I couldn't sleep a wink all night," he exclaimed, beginning to walk excitedly about the room, so that I felt afraid lest he should go too near the partly open door, behind which was Cecilia. I'm most awfully fond of Edna," he said; "but—well, of course, you've heard about that infernal Wedderburn?"

"Oh, my dear chap!"

"It's all very well," cried Desmond, "but it's no use pretending that she wasn't a bit gone on the fellow a year or two ago, and I'd give pretty well anything if he hadn't turned up again."

"Then," I said, unable to help pitying his very real distress, whatever might be thought of his wisdom in discussing the affair, "to speak plainly, in spite of Miss Sutcliffe's denial, you believed that she had supper with Wedderburn at Ricardo's on Tuesday week?"

"Upon my soul, I don't know what to believe," he answered.

"Can't she prove an alibi?" I asked.

"That's another curious thing," he cried.

"We were both together at a dance at Lady Rushton's—"

"Well, what more do you wish?"

"But Edna went away at 11!"

"Alone?"

"She said she had the most dreadful headache," he returned, "and I recollect that she did look seedy. She said she must go home, and wouldn't hear of my taking her. I couldn't get a wink last night," he continued, "and the first thing this morning I went to Mrs. Winterton."

"Did she see you?"

"She wouldn't at first," he answered. "But I wrote a message on my card, and after that she received me."

"Well?"

"You see," he explained, "I didn't go the wisest way to work. Upon my soul, I don't know whether I'm standing on my head or my heels now! I just told her all about it—"

"What did Mrs. Winterton say?"

"The same as Edna. She said she had bought the cloak in Paris, and sold it to Edna Wednesday week. She even admitted wearing it herself at Ricardo's the night before; insisted she took a dislike to it that night, and that you persuaded her to go—"

"Well, I said, 'doesn't that sound straightforward enough?'"

"Yes," he admitted, "the question is, whether it doesn't sound too straightforward. Of course Mrs. Winterton is a great chum of Edna's and I suppose women have a kind of fellow feeling the same as men. You see,"

he continued, fixing his eyes rather pitifully on my face, "I don't want to make a big mistake. If there's still anything going on between Wedderburn and Edna, I'd do anything rather than marry her. And yet, if I don't marry her, I feel I would as soon pitch myself in the Thames as not. That's why I've come to you!" he exclaimed. "Women aren't quite so particular as we are. If you give me your word you took Mrs. Winterton to supper at Ricardo's on Tuesday week, why I can eat any amount of humble pie and enjoy it."

I realized that my position might have been easier if Cecilia had not been listening behind the open door, although even without such a witness it might still have proved quite sufficiently difficult. Upon my answer it appeared to depend whether Edna Sutcliffe and Desmond became one flesh or not, whereas I felt disposed to regard his welfare rather than hers. Everybody knew that there had been something approaching a scandal concerning Wedderburn and Miss Sutcliffe although we all hoped the last had been heard of it when he left England about eighteen months ago. Wedderburn, however, had returned now that Edna had been engaged to Desmond six weeks or longer, and his homecoming was certainly inconvenient, to say the least. If it were the fact that Edna had been reckless enough to sup with him in a private room at Ricardo's, Desmond had assuredly room for serious complaint, and I could not feel satisfied that it would serve any ultimately useful purpose to assist in throwing him off the scent. But there was Cecilia listening for my answer, and, apart from other considerations, do doubt she was a woman whom most men would wish to please.

"Well," I said, "the sooner you begin your meal the better!"

"Then," cried Desmond, "it really was Mrs. Winterton—"

"Since you have found us out," I answered,

WOODSTOCK, N. B., MAY 4, 1904.

"I won't attempt to deny it."

To my embarrassment, Desmond began to wring my hand, and then, in the most confidential manner, said:

"I say, old chap, no mistake about it, she's an uncommonly pretty woman!"

"The fact has never been disputed. I returned."

"When is it coming off?" he asked, raising his voice as he laughed, and I had never felt more uncomfortable in my life.

"What?" I demanded.

"Oh, come," he said, "she wouldn't have let you take her there unless there were some kind of understanding between you."

"When there's anything to announce," I answered, "you shall be the first to hear it."

"Of course," he continued, "Edna has always insisted you would marry Mrs. Winterton."

"Has she?" I muttered.

"Yes, and though it may seem like telling tales out of school, I happen to know that she has been wanting you for ever so long."

"Certain of that," I asked, forcing a laugh for the benefit of Cecilia, in the adjoining room.

"You see, she has no secrets from Edna, and Edna has none from me."

"That's just as it should be," I retorted, and, having wrung my hand again with the most extreme cordiality. Desmond at last went away.

When the door closed behind them, I stood waiting for Cecilia to emerge from his hiding place, but some minutes passed without any sign of her. Presently I heard my name—in a modest whisper.

"The coast is perfectly clear," I answered, "you can come out now."

"Is— isn't there any other way?" asked Cecilia, and I noticed a peculiar quality in her voice, which made it hard to judge whether it was broken by laughter or by tears.

"Only the way you went in," I said.

"Oh, for a back staircase!" she exclaimed, and with that I threw open the door to see Cecilia standing just within the lobby, breathing very rapidly, while she held her ungloved hands before her face.

"As you must have heard everything that passed," I cried, "I am spared the necessity of an explanation."

She uncovered her face and there can never have been a more charming vision. Her cheeks must have tinged, and her eyes wore a softer expression than I had ever before seen in them.

"But," she exclaimed, with an evident effort to pull herself together, "that was the tantalizing thing, I couldn't hear everything."

"I noticed that Desmond dropped his voice toward the end," I answered, and Cecilia looked mischievously into my face.

"What was he saying?" she murmured. "Anyway," Cecilia added, "you perceive the dreadful situation I was placed in."

"My own wasn't precisely enviable," I assured her.

"Oh, but a man can do anything," she cried.

"Still, he prefers to stick to the truth," I cried, "and upon my word, I don't half understand, even now, whether you had supper at Ricardo's or not."

"Why, of course not."

"Then the cloak wasn't yours?"

"It belonged to me once," she answered. "The sweetest thing you can imagine, only a little conspicuous, you understand?"

"And you did really sell it to Edna Sutcliffe on Wednesday week?"

"I fancy it must have been Wednesday fortnight!" she rejoined.

"So you told Desmond a—"

"What was I to tell him?" she demanded.

"He entered my drawing room like a lunatic between half past 10 and 11 this morning, but happily he told me what Edna had said before he asked questions; even then I saw that he only half believed me, so I referred him to you. Mr. Wedderburn," she cried abruptly, "must be the meanest man under the sun; and," she continued, "isn't it absurd of Sir Arthur to be so jealous?"

"He seems to have had reason. Considering Wedderburn's reputation, and the undoubted fact that Edna used to be—well, rather fond of the fellow, you can scarcely imagine that Desmond would be gratified to hear she had left Lady Rushton's dance to go to supper at Ricardo's."

"If she were not immensely fond of Sir Arthur, she would never have gone."

"A curious way of showing her affection," I suggested.

"You see," Cecilia explained, "Mr. Wedderburn refused to return her letters. She begged and implored him to send them back and even got me to interview him. At last, he promised to let her have them if she would meet him at Ricardo's. Then she did not know how to get there without arousing suspicion, till she hit on the idea of going on the night of Lady Rushton's ball."

"And as sometimes happens, her sin has found her out," I said.

"It wasn't a sin," said Cecilia hotly. "No doubt Edna has given herself away in those

(Concluded on Second Page.)

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Septennial Periods.

	New Business	In Force	
1882.....	\$1,413,171	\$2,213,937	
1889.....	2,535,217	3,683,862	
1896.....	3,554,960	17,494,170	
1903.....	5,884,890	32,625,093	
*Excluding monthly plan.			
	Income	Assets	Net Surplus
1882.....	\$ 81,014	\$ 151,135	\$ 8,430
1889.....	291,741	816,710	71,365
1896.....	641,788	2,515,833	421,546
1903.....	1,381,364	5,625,801	550,237
*Excluding monthly plan.			
Premium Income.....	\$1,132,646.91	\$1,049,652.74	\$82,994.17
Interest Income.....	248,746.78	221,187.47	27,559.31
Insurance Issued.....	5,884,890.00	5,773,905.00	110,985.00
Net Surplus.....	550,236.76	515,044.76	35,192.00

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