



When he told her that he had been promoted to the post of head cashier, she blushed and started.

It musi, she knew, be Raymond's doing.

10

How good of him. How generous ? He alone, excepting Nelly, possessed her secret, and at the first opportunity he had pushed Frank forward to a post which would enable him to marry.

But, to make sure, she asked Frank how it came about that Antony Patch had resigned.

'He did not do it willingly,' Frank explained 'Not he; he would have stuck to his desk till he died on it of sheer old age. It was young Mr. Witcherley's doing, so that it comes from me, for the reason 1 we heard He is coming into the business gave you before.' and wanted someone more of his own age to work with than old Antony. We shall push the business finely when Mr. Witcher- on without asking any questions. ley retires, as he talks of doing. See, this And is my badge of office,' and he held up the month. key of the safe.

'Mind you don't lose it,' laughed the girl. 'What would you do if you did P'

'Don't speak of such a thing. I have half a mind to chain it round my waist. There are only two keys: this one and the one Mr. Witcherley holds. But you are | confidence in him. not going? I have not said half what I want to. It is all right now, I have a she no longer dreaded the dull dinnersalary of four hundred a year. When will parties at the hall. you marry me, dear?"

laughed the girl. 'Mr. Ralph Witcherley | iz d more than one picnic. only allows me a hundred-and-fitty a year think of marrying till I have as much as for Nelly. my husband.'

nearly eighteen months?'

care whether I win or lose; but I hope you have not been dropping your own money.' he steppe Frank replied that he had only ventured his way. one sovereign, having lost which, he had

not ventured a second. 'Your father would not like it if it came be first turned into the market place and to his ears that his cashier was betting,' he said. 'And-'

He besitated, and Raymond finished the sentence for him.

be put on your shoulders,' he said. 'You are quite right, and I am a thoughtless great Hall he had built, and was still used fellow. You must find somebody else to by the porter and his wife, who lived as put the money on; only, keep the secret | caretakers in the upper rooms.

to find someone who would put the money

And so things went on for another

Raymond and Edith had become excellent friends.

friendship, and since he had shown so much generosity of character and delicacy in promoting Frank, the girl felt the utmost

He was very good company, too, and

There were tennis parties there, too, and 'Oh, it's my turn to cry wait now !" | as the summer went on, Raymond organ

He purchasad a drug, and very often till I come of age, of which I give, as you | would call, and insist on taking her and know, Aunt Jane a hundred. I could not her aunt out for a drive, calling sometimes

Somehow, hardly a day passed without 'But, Edith, if you marry, it's the same their meeting, and Mrs. Penmore, though it again, and a second bolt yielded with a as your coming of age. How can I wait wondering in her own mind why things sharp click. had not come to a head, was satisfied that all would end well, and that, when Edith married, she would not have to give up any of her little comforts.

He walked quickly at a good four miles an hour, and the church clock had not long chimed the hour when he entered the deserted streets of the little town.

He mat no one till he was close to the market place, when he heard the heavy tread of the constable on duty in the distance.

Rymond Witcherley must have been in a curious frame of mind that night.

First of all he had preferred the slow to the fast train.

Secondly, he had preferred to walk three miles to travelling it in a comfortable first class compartment, and now he stepped under a dark archway and waited till the constable passed.

He waited, too, till the sound of his footsteps died away in the distance, before he stepped out into the street and pursued

He did not hurry now, but walked leisurely on the dark side of the street till then into a narrow alley, on to which the side door of the bank opened.

This had been the private entrance in the days of Ralph Witcherley's grandfather 'And you are atraid lest my sins should and father, before the latter quitted the old house in the market place to live in the

There was still the little brass shield guarded keyhole used by the founder of Frank was thankful, and readily promised the bank, and into this Raymond inserted a key he took from his pocket.

The door opened noiselessly, and he passed in, shutting it softly behind him.

He seemed to know his way, for, steadying himself with one hand pressed against the wall, he glided down the passage until He never ventured beyond the limit of he reached the door which communicated with the banker's private room.

This was tastened, but the key was in the lock, and in another moment Raymond stood within the bank parlor.

Having shut the door he struck a match, passed round the table, and stood before the great safe, which was embedded in the wall.

Lighting a second match from the first, and dropping the ex inguished one into his pocket, he drew a bright and seemingly new key from his pocket.

It fitted the lock of the safe, for he turned it without difficulty.

Then, pressing it further in, he turned



In a few brief, stern words he told the word, sir. Go! I will wait twenty-four cashier of the loss, his deep-set eyes study- | hours for your answer."

ing his countenance the while. Frank's face went white under the scrutiny; he knew that he alone possessed | his chair and sighed. a duplicate key.

'You may as well confess, unhappy boy,' the banker said. 'I blame myself for having put one of your age into a place of trust. Own to the theft, pay back what prosecute on your promising to leave the country.'

broke out indignantly. 'I swear, sir, I am innocent. I could not do such a thingindeed I could not.'

'It is impossible to doubt,' the banker went on, paying no attention to the young cashier's denial. 'The safe has not been broken into; it has been opened by a key. We two are the only persons who hold Cecil's horses. I have asked Amyard to put keys. I did not rob myself, and my key | the money on for me, knowing no (n) my therefore it must have been with your key that the thief opened the sate. Think ! have you ever mislaid it?'

And as Frank Amyard, crushed and dezad, left the room, the banker sank into

'I have given him a chance of escape,' he thought. 'He will get away and, I trust never be heard of again. I could never bring down disgrace and ruin trust. Own to the theft, pay back what upon that poor girl, his sister, Edith's you have not already spent, and I will not friend. We may hush it up somehow, and have old Anthony Patch back, Raymond will be dreadfully shocked 'But I did not take the notes,' Frank | I fear; but it will be a lesson to him not to trust young, untried men.'

Raymond showed every sign of being deeply distressed when his tather told him of the cashier's dishonesty.

'I fear, sir, that I am in some part to blame for this,' he said. 'On more than one occasion, wisbing to back one of Lord as never been out of my possesson; self with whom to bet I deeply regret having done so now, as I tear I placed temptation in his way. He has doubless lost, as I did, and, driven to desperation, stole from the safe, hoping to win the money back and replace it.' The banker was much disturbed. 'I am deeply sorry to bear this !' he exclaimed. 'I had blamed myselt for entrusting such a young, untried man with the key of the sate, placing him in the way of temptation, but now I feel that we are both to blame. I should not dream of prosecuting under the circumstances. I have given him the chance of escape, but it you teel called upon to urge him to it, 'Then, sir, we had better give him wings to fly with,' and Raymond drew a hundred pound note from his case. Folding it in a sheet of paper, on which he wrote 'Fly, whilst you have the chance', he placed it in an envelope and sealed it.

'Oh, eighteen months will soon pass! Remember, it was only the other day that you wanted to break off our engagement.'

'You know it would have broken my heart. I only said it because I thought it was right. Edith, dear, may I speak to your aunt and your trustee?'

'My dear Frank, do think for a minute. Mr. Witcherley has only just appointed you head cashier and you would immediately go and ask him for his ward's hand! He would teel obliged in duty to refuse you. No, dear; wait till I am twenty-one, and then there will be no need to ask anybody but me.'

With which decree Frank had to be satisfied.

It was not so hard to wait now when the star of hope shone brightly in the heavens. Besides, everything seemed to be going right.

Rsymond Witcherley took a good deal of notice of him, and frequently invited him to lunch.

On one of these occasions he said-

'Look here, Amyard. I want you to do something for me You know young Lord Cecil Roach ?"

'By name, sir. I have seen him once or twice. He has an account with us.'

'Has he ?' I did not know it Shows how much I have to learn of the business vet. Well, you know he races; owns a good many horses ?'

'Yes, sir; I have beard."

Well, he and I have become rather triendly, and he told me yesterday, when we met, that his horse. Pied Piper, was sure to win the Yorkminister Cup. Now I want to back it tor five-and-'wenty pounds; but I don't know anyone here to bet with. Could you put the money on for me ?'

'I suppose I could, sir,' replied Frank reluctantly. 'I don't bet myself ; but there is a man named Jacob Price, with whom the people of the town put on their money. I believe he is generally to be found of the Nag's Head.'

'Well, here's the money,' and Raymond drew some notes from his pocket-book 'You would oblige me very much it you would do me this favor. You need not say it's for me; the governor might not like it. Let him think it's for yourself. In fact, I should advise you to have a trifle on, for Lord Cecil tells me it's like picking up money to back his horse.'

It struck Frank that it was hardly the correct thing for a junior partner to ask, or for the head cashier of a bank to do; but he could not well refuse, so he took the notes and said he would try and see Price that evaning.

This he did, and, as the horse won, had to pay a second visit to the bookmaker to receive the winnings, which he duly hand ed over to Raymond.

This was only a beginning. for it se emed that Reymond Witcherley and Lord Cecil were frequently meeting, and the latter had generally something he tancied.

As for the banker, he and Raymond | ket of Bank of England notes. were the best of friends.

It was an intense pleasure to the old man to see his son at the bank, and he never was so happy as when explaining financial schemes to him. showing him what were safe and what risky ventures, and how much it was wise to advance on this property and on that.

Raymond, who had no intention of letting such a little gold mine as the bank pass into other hands than his own, devoted several hours on most days to the mastering of the secrets of banking; but

for one who had been leading an out door, adventurous life for many years, it was monotonous work, and he relieved himself by oceasional visits to London.

It was on the eve of one of these visits. after dinner one evening, that hc and the banker chanced to be alone.

He asked his father to allow him to examine his watch."

'I don't like mine,' he said, ' nd I mean to get one like yours, dad. Who is the maker ?

'Gid! I've forgotton,' answered the banker. 'It's so many years since I bought it. The man lived in the city somewhere, but it's forty-odd years ago, and he may be dead and gone '

'Hand it over, dad. My eyes are better than you's, and I'll look '

R lph Witcherly unbooked the chain from his waietcoat, and passed it and the watch over to his son.

That's the keys of the bank safe attached to it,' he said. 'It's a good plan; and when you take over the bank, let me recommend you to follow it."

The key was attached to the watch chain by three or four links, and Raymond held it in his left hand, whilst he opened the watch case with his right.

'Twist and Hopkins,' he said, reading out the makers' names, 'Bishopsgate street. Thank you, dad. I will look them up to-morrow, very likely. If they will sell me a watch which has gone as well as yours

I shan't complain.' 'Ah ! I am airaid that modern work does not come up to the old,' replied the

banker, who, like all old men, considered that the world was going down-hill; 'still, you could not do better than go to them.' The next day Raymond went to Lon-

don, and made a longer stay than he had hitherto done.

CHAPTER IV. UNDER COVER OF THE NIGHT.

There were two late trains from town that stopped at Podley Royal; one that left London at ten-a slow, stopping train, that did not arrive till half-past elevenand another that, leaving at half past eleven made the journey in the hour.

On the evening of the fourth day after his departure, a wire arrived from Rayond, saying that he should be back that

He swung the heavy iron door back, and as he did so, the second match went out. He struck a third, and by its light open. ed a drawer, and took from it a thick pac-

Taking a sheat, he thrust them, without counting, into his pocket, returned the rest to the drawer, which he pushed to, and then swung back the heavy door.

As he did to the match went out, and a muttered oath showed that it had burned his fingers; but without troubling to light another, he locked the safe, turning the key twice as before, and then noiselesslymade his way from the house.

The whole transaction had not taken five minutes.

He paused for a moment at the mouth ot the alley and listened.

There was no sound of footsteps, but the far away rattle of a train and the shrick of the steam whistle came to his ears.

"Hits it off to a nic ty," he muttered to bimself, as he crossed the square. 'Now, if some night-bird does not see me between this and Love Lane, all will be well.' There was not much chance of meeting anyone at that time of night till the train had put down its passengers, and before that happened Raymond was in the lane

where he was safe from recognition. As he wished it to be supposed that he had come by the express, he lit a pipe and loitered slowly past the lodge gates till he

came to a stile in the wall, over which he climbed. Guiding himself through the trees by a light that burnt in one of the upper windows of the Hall, he went forward till he

cime to a small deep pool. Here he searched about to find a stone, but finding none, contented himself with cutting a hole in the soft turf with his

knife, into which be thrust the notes taken from the sate, and then trampled down the earth.

A quarter of an hour later he rang the bell at the hall door, and was admitted by the servant.

Being told that his father had retired for the night, but that supper had been placed in the dining room, he declared his intention of going to bed at once.

'For, taith ! I am tired,' he said. 'Bring a whiskey and soda to my room, and don't call me in the morning till I ring.'

The custom at Witcherley's Bank was to put the notes and gold, after the making up of the daily accounts, into the safe, in which was also kept the reserved notes. The reserve of gold was kept in a strong

room in the basement.

It was from the reserve of notes that Raymond had helped himself and he was quite aware that, unless some unforseen call was made on the bank, the theft would not be discovered till Saturday, when Ralph Witcherley and his head eashier checked the accounts.

It chanced, however, that the deficit was discovered by the banker himselt on the Friday.

Lord Cecil Roach, having experienced a run of bad luck, applied for an immediate loan of a few thousands pending th pletion of a mortgage. He signed the necessary bill, and the banker himself unlocked the safe and took out the packet of reserve notes.

A minu e's sgonised thought and Frank shook his head

'It has never left my pocket, sir. See, I have fastened it to the opposite end of my watch-chain. Even at night it's rested under my pillow.'

The banker shook his head impatiently. 'It is impossible to doubt your guilt,' he said. 'Contess, and I will not make your disgrace public. I do not wish to ruin your life for giving way to a temptation above your strength to bear. For your sister's sake confess, and do not force Rsymond, I shall offer no opposition." me to use harsh measures."

'I can only say I am innocent,' repeated Frank. 'Make inquiries about my life, sir, and you will see that I have always lived within my means. I owe nothing to the town or elsewhere. Thanks to your kindness, I am earning a handsome salary. Is it consistent with reason that I should imperil it by committing a theft which must be found out, and of which 1 should be the first to be suspected?'

This reasoning seemed to strike the old banker.

'I would not doubt you, Amyard,' he said, 'it it were possible to look elsewhere for the thief. But how is this possible ? You say your key has not been out of your possession ;mine has not been out of mine."

'Are you not quite certain, sir ? Think, for God's sake ! Have you never let it out of your hands at all? A single moment would suffice for a man to take an impres sion of it.'

'I have told you the key never leaves my person,' the banker answered. 'Francis Amyard, it is useless to continue this scene. I have been robbed in such a manner that no other than yourself can be the thief. You are stubborn, and will not confess. S:ill, I will give you one more chance betore I communicate with the police. Go home, and say you are indisposed, and that have given you leave to absent yourself from the bank.

'Tell your sister the truth. I trust her influence will move you to repentance, and that, owning the truth to me. you will save yourself from prosecution. Not another

LITTL LADIES Follow their mother's example and use

'I will send it by some boy to his house, dad,' he said. 'It would not do for one of our servants to go.'

And he left the house to find a mes. senger.

CHAPTER V.

IN THE MOMENT OF TRIUMPH

Raymond had schemed well to get rid of his rival whilst disgracing him in the eyes of Edith, but even as he counted the victory gained, and the spoil as good as won, something occurred, which, at least, delayed his triumph.

Francis Amyard left the bank after muttering something about being ill.

As it chanced, he met Edith, and with horror in his eyes and outstretched hands as if to guard her from the pollution of his touch, rushed passed her.

Edith much alarmed, tollowed him to the little house in which he and Nelly lived, and, finding the door open, entered. She heard Frank raving and stopped in the passage to listen.

There she heard him narrate all that had passed between the banker and himself-heard bim declare that nothing remained for him but to die by his own hand for he could never prove his innocence.

She entered the room with loving words of assurance on her lips, but the sight of the woman he loved, the knowledge that she knew all, were too much for the overwrought brain.

He fell as one dead, and when brought out of the fit, it was to be attacked with brain-fever.

Such was the news that came to Mit. chell.

Raymond hardly knew whether to take this as a stroke of good or bad fortune.

It Frank Amyard had run away to avoid imprisonment, Edith must have at least doubted his innocence, and would have looked upon him as unworthy of her love and striven to forget him.

'The best thing for him and everbody else will be for him to die,' Rsymond said to himself. 'It this had happened in Mex ico I would guarantee that he would lot recover; but here it's too risky. I ings must take their course. J am sure I don't wish the young fool any harm and, as long as Edith forgets him. I have no desire to see bim sent to prison.' He was too wise to thrust his company on Edith in the time of her sorrow and for (CONTINUED ON FIFTEENTH PAGE) umors or pain. For Canadian testimonials & 130-page book-free, write Dept. 11, MASON MEDICINE Co., 577 Sherbourne Street, Toronto Ontario.



Hardly a week passed without Frank being commissioned by Raymond to put more or less on a horse, and sometimes it would happen two or three times in a week.

All the good things did not come off-in fact, Frank calculated that the junior partner of the bank was losing consider ably, and one day he took the liberty of hinting so.

Raymond only laughed.

What would you have me do, my dear ing no luggage, started to walk home. fellow?' he said. 'After the exciting life I There was a short cut to the Hall across have led, I find it deuced dull here, and a the fields, but Raymond did not take to bet or two gives me something to look at this, keeping the high road, which led to bell, telling the young clerk who answered in the papers of a morning. I don't much the town.

night late, but that he should walk from the station; consequently it was naturally imagined that he meant coming by the express.

It was, however, the slow train that Raymond caught, and, what was more curious, he got out at a little station, some three miles from Podley, at which the express did not stop.

Wrapped in a travelling-cloak, he gave up his ticket to a sleepy porter, and, hav-

At the first glance, he noticed that the tape which confined them was misplaced, and directly his lordship had received his money and had gone, he proceeded to count them.

There was four hundred and fifty pounds missing.

For some minutes the banker remained buried in thought, and then he rang his

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