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ONLY A MONTH;

OR, A CURIOUS MYSTERY EXPLAINED.

CHAPTER XXVIII.

If Roy had seemed unsympathetic as they drove home it was not because he did not feel keenly. His mind was far too much engrossed to notice Cecil much, and that, perhaps, was a good thing, for just then in her great dejection any ordinary acute observer could not have failed to read her story.

Roy slept little that night, and went up to business the next morning in anything but a pleasant frame of mind, for he could hardly resist his longing to go straight to Sigrid, and see how things were with her. When he entered the shop Darnell was in his usual place at the left-hand counter, but Frithiof was arranging some songs on a stand in the center, and Roy was at once struck by a change that had come over him. Then it chanced that Frithiof came into his room with a message.

"There is a Mr. Carruthers waiting to speak to you," he said, handing him a card; "he has two manuscript songs which he wishes to submit to you."

"Tell him I am engaged," said Roy. "And that as for songs, we have enough to last us for the next two years."

"They are rather good; he has shown them to me. You might just glance through them," suggested Frithiof.

"I shall write a book some day on the sorrows of a music-publisher!" said Roy. "How many thousands of composers do you think there can be in this overcrowded country? No, I'll not see the man; I'm in too bad a temper; but you can just bring in the songs, and I will look at them and talk to you at the same time."

Frithiof returned in a minute, carrying the neat manuscripts which meant so much to the composer and so little, alas! to the publisher. Roy glanced through the first.

"The usual style of thing," he said. "Moon, man, and maid, rill and hill, quarrel, kisses—all based on 'So the Story Goes.' I don't think this is worth sending to the reader. What's the other? Words by Swinburne: 'If Love were what the Rose is.' Yes, you are right; this one is original; I rather like that refrain. We will send it to Martino and see what he thinks of it. Tell Mr. Carruthers that he shall hear about it in a month or two. And take him back this moonlight affair. Don't go yet; he can wait on tenter-hooks a little longer. Of course they have told me at home about all this fuss on Monday, and I want you to promise me one thing."

"What is that?" said Frithiof.

"That you won't worry about this miserable five-pound note. That, if yo uever think of it again, you will remember that my father and I both regard the accident as if it had never happened."

"Then you too take his view of the affair?" said Frithiof.

"Yes, it seems to me the only reasonable one; but don't let us talk of a thing that is blotted out and done away. It makes no difference whatever to me, and you must promise that you won't let it come between us."

"You are very good," said Frithiof, sadly; and, remembering the hopelessness of arguing with one who took this view of his trouble, he said no more, but went back to the poor composer, whose face lengthened when he saw that his hands were not empty, but brightened into radiant hope as Frithiof explained that one song would really have the rare privilege of being actually looked at. His intervention had, at any rate, saved Mr. Carruthers from that hard fate.

His reflections were interrupted by the entrance of two customers, evidently a very recently married couple, who had come to choose a piano. Once again he had to summon Roy, who stood patiently discoursing on the various merits of different makers until at last the purchase had been made. Then, unable any longer to resist the feverish impatience which had been consuming him for so long, he snatched up his hat, left word with Frithiof that he should be absent for an hour, and getting into a hansom drove straight to the model lodgings.

He felt a curious sense of incongruity as he walked across the court-yard; this great business-like place was, as Sigrid had once said, very much like a hive. An air of industry and orderliness pervaded it, and Roy, in his eager impatience, felt as if he had no right there at all. This feeling cast a sort of chill over his happiness as he knocked at the familiar door. A voice within bade him enter, and, emerging from behind the Japanese screen, he found Sigrid hard at work ironing. She wore a large brown holland apron and bib over her black dress, her sleeves were turned back, revealing her round, white arms up to the elbow, and the table was strewn with collars and cuffs.

"I thought it was Mrs. Hallifield come to scrub the kitchen," she exclaimed, "or I should not have cried 'Come in!' so unceremoniously. Cecil told us you were expected last night."

"Will you forgive me for coming at this hour?" he began, eagerly. "I knew it was the only time I was sure to find you at home, and I couldn't rest till I had seen you."

"It was very good of you to come," she said, coloring a little; "you won't mind if I just finish my work while we talk?"

"I have seen Frithiof," he said, rather nervously. "He is looking better than I had expected after such an annoyance."

"You have spoken to him about it?"

"Only for a minute or two. After all, what is there to say but that the whole affair must be forgotten, and never again mentioned by a soul. I want so to make you understand that it is to us nothing at all, that it is ridiculous to suppose that it can affect our thoughts of him. It was the sort of thing that might happen to any one after such an illness."

Sigrid looked up at him.

"You take that view of it," she said, slowly. "Somehow I had hoped you would have been able to find the true explanation."

"If there were any other you surely know that I would seek for it with all my might," said Roy. "But I do not see how any other explanation can possibly exist."

She sighed.

"You are disappointed," he said. "You thought I should have taken the view that Carlo Donati takes. I only wish I could. But, you see, my nature is more prosaic. I can't make myself believe a thing when all the evidences are against it."

"I am not blaming you," said Sigrid. "It is quite natural, and of course most employers would have taken a far harder view of the matter, and turned Frithiof off at a moment's notice. You and Mr. Boniface have been very kind."

"Don't speak like that," he exclaimed. "How can you speak of kindness as between us? You know that Frithiof is like a brother to me."

"No," she said; "you are mistaken. I know that you are fond of him; but, if he were like a brother to you, then you would understand him; you would trust him through everything as I do."

"Sigrid," he said, passionately, "you are not going to let this come between us? You know that I love you with all my heart, you know that I would do anything in the world for you, but even for love of you I can not make myself believe that black is white."

"I am not reproaching you because you do not think as we think," she said, quickly. "But in one way this must come between us."

"Hush!" he said, imploringly; "wait a little longer. I will not today ask you for your answer; I will wait as long as you please; but don't speak now while your mind is full of this trouble."

"If I do not speak now, when do you think I shall be more at leisure?" she asked, coldly. "Oh! it seems a light thing to you, and you are kind, and pass it over, and hush it up, but you don't realize how bitter it is to a Norwegian to have such a shadow cast on his honesty. Do you think that even if you forget it we can forget? Do you think that the other men in the shop hold your view? Do you think that Mr. Horner agrees with you?"

"Perhaps not. What do I care for them?" said Roy.

"No; that is just it. To you it is a matter of indifference, but to Frithiof it is just a daily torture. And you would have me think of happiness while he is miserable! You would have me go and leave him when at any moment he may break down again!"

"I would never ask you to leave him," said Roy. "Our marriage would not all involve that. It would be a proof to him of how little this wretched business affects my opinion of him; it would prove to all the world that we don't regard it as anything but the merest accident."

"Do you think the world would be convinced?" said Sigrid, very bitterly. "I will tell you what it would say. It would say that I had so entangled you that you could not free yourself, and that, in spite of Frithiof's disgrace, you were obliged to marry me. And that shall never be said."

"For Heaven's sake don't let the miserable gossip, the worthless opinion of outsiders, make our lives miserable. What do we care for the world? It is nothing to us. Let them say what they will; so long as they only say lies what difference does it make to us?"

"You don't know what you are talking about," she said, and for the first time the tears rushed to her eyes. "Your life has been all sheltered and happy. But out there in Bergen I have had to bear coldness and contempt, and the knowledge that even death did not shield my father from the poisonous tongues of the slanderers. Lies can't make the things they say true, but do you think that lies have no power to harm you? no power to torture you? Oh! before you say that you should just try."

"But don't you see," he urged, "that it is only a form of pride which you are giving way to? It is only that which is keeping us apart."

"And what if it is," she replied, her eyes flashing. "A woman has a right to be proud in such matters. Besides, it is not only pride. It is that I can't think of happiness while Frithiof is miserable. My first duty is to him; and how could I flaunt my happiness in his face? how could I now bring back to him the remembrance of all his past troubles?"

"At least wait," pleaded Roy once more; "at least let me once more ask your final answer a few months hence."

"I will wait until Frithiof's name is cleared," she said, passionately. "You may ask me again then, not before."

"Sigrid," he said, "I will not urge you any more. It shall be as you wish. Other men have had to wait. I suppose I, too, can bear it. I only ask one thing, tell me this once that you love me."

He saw the lovely color flood her cheek, she turned toward him silently but with all her soul in her eyes. She loved him—he loved her with the whole strength of his being. Was it likely that a miserable five-pound note could forever divide them? Poor Roy! as Sigrid had said, he had lived such a sheltered life. He knew so little of the world.

(To be continued.)

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KING OTTO OF BAVARIA.

King Otto of Bavaria, now sixty-four years old, and known the world over as the "crazy King," seems far from death, as he spends most of his time sitting on the ground gazing into space. He appears healthy and strong, and it is believed he has still many years to live. His lunacy dates back to nearly a decade prior to the tragic death of his elder brother, Louis II.

THE BANK OF MONTREAL.

Closed Best Year in Its History.

That the Bank of Montreal is one of our oldest as well as one of our most important financial institutions, was emphasized by the fact that the Annual Report held this week was the 95th in the Bank's history. The Bank is yearly occupying a more important place in the financial, commercial and industrial expansion of the Dominion. The Annual Report presented, which covered the year ending the 31st October, 1912, showed net profits for the year of $2,518,000, which with a balance brought forward of $1,855,000 and the premiums on new stock amounting to $834,000, make a total of over $5,207,000 available for distribution. Quarterly dividends and two bonuses absorbed $1,894,000. The sum of $1,000,000 was transferred to rest account, $1,000,000 to contingent account, and $511,000 expended on bank premises, which left a balance to be carried forward of $802,000. The Bank has now total assets of nearly $237,000,000, making it one of the strongest financial institutions on the continent. During the year it increased its paidup capital to $16,000,000, increased its rest account to a similar sum, made large gains in deposits and in current loans, opened a number of new branches, and otherwise kept pace with the growing prosperity of the Dominion. The fact that the Bank made current loans of nearly $120,000,000 shows that there is a big demand in the country for banking accommodation, and that the Bank of Montreal is doing its full share in catering to the business needs of the communities where its branches are located.

The year was the first under the general management of Mr. H. V. Meredith, and the fact that the profits for the year were some $242,000 greater than those of the previous year, must be regarded as not only satisfactory to the shareholders, but as complimentary to the foresight and business sagacity of the General Manager. It is doubtful if the Bank of Montreal was ever in as good condition to take care of the growing needs of the Dominion than it is at the present time. Its increase in paidup capital and rest accounts, its gain in deposits, total assets and other matters, makes it peculiarly fitted to take a leading place in the financial and industrial expansion of the country.

The addresses of the President and General Manager were both comprehensive reviews of the financial, commercial and industrial conditions prevailing throughout the Dominion. That of the President, which referred to the Dominion as a whole, was a masterly summary of the conditions prevailing at the present time. The address was optimistic in its tone, Mr. Angus declaring that conditions throughout the Dominion were unusually sound and that satisfactory progress might be expected as long as present conditions prevailed. Mr. Angus touched upon the agricultural expansion, the increase in immigration, the growth of manufacturing, railroad development, the shipping industry, and, practically speaking, every phase of our commercial and industrial expansion.

Mr. Meredith in his address, referred more particularly to the growth of the Bank and the banking business. He touched on the forthcoming revision of the Bank Act, and intimated that there might be a few minor changes, although in the main the present Act was giving satisfactory service. He also dealt in an able and comprehensive way with the increased cost of living and the charge that the banks throughout the Dominion were not paying sufficient attention to the farming communities. He denied the charge that the banks encouraged farmers to become depositors and not borrowers, and stated that in so far as his Bank was concerned many millions were on loan to farmers and small traders.

Altogether, the addresses of the two heads of the Bank, like the Annual Report itself, were eminently satisfactory to the shareholders present, and should prove equally so to business men throughout the country as well.

SAVED BY A HORSE.

The Animal Showed Almost Human Understanding.

Hamdanie, an Arab horse owned by Pierre Ponafidine during his travels in the Moslem East, was a universal favorite on account of his docility and intelligence. Mr. Ponafidine says, in "Life in the Moslem East," that it was a pretty sight to see him tease his groom when the man was cleaning the stables. With his teeth he would slyly undo the man's belt, extract his handkerchief from the capacious Arab pocket, or take off his groom's hat and hold it in his teeth high up almost out of reach.

Another time he showed an almost human understanding. Mrs. Ponafidine was riding him. We were returning from a ride one evening, and as we entered the town, we had to pass through an archway and then turn sharply into a narrow lane. Just as we entered the arch, with my wife leading the party, a band of children came racing down the lane, and one after the other, as they turned the corner, they ran into Hamdanie, who was cantering and, as usual, prancing.

I turned cold with horror as I foresaw the awful accident that seemed unavoidable. The wise creature understood the danger as well as I did, and in a second stopped short and threw himself back, sitting literally like a dog on his haunches with fore legs well spread, receiving one after another the children, who ran full into his arms, as it were. Hard as the position was for horse and rider, he kept it up until the last child had run round the corner into him. The little ones picked themselves up, quite unconscious of the fate from which the horse's kindness had saved them.

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