The Wedding Eve;

Or, Married to a Fairy.

CHAPTER XVI.—(Continued).

"I quite understand, Mrs. Jackson. But I was not going to ask you to accommodate Miss Saxon another night. She returns to school to-day. I will speak to her about these tiresome schoolgirl pranks of hers. Meantime, will you tell me what I owe you on her account?"

"Schoolgirl pranks!" ejaculated the worthy Mrs. Jackson, falling back a step in extreme disgust at the small effect her bombshell appeared to have created. "Well, of all the——"

"I will give it to you in change," I said, "if you will tell me the amount; and I am very much obliged to you for your care of Miss Saxon.

She seemed inclined to dilate upon the subject of Lilith's delinquencies; but after a glance at me she was shrewd enough to realize that I was not to be imposed upon, she contented herself with naming a moderate sum for Lilith's expenses, having received which, to my infinite relief, she took leave of me.

My calm and apparent indifference to the startling nature of Mrs. Jackson's disclosures were wholly assumed. In reality, I was perplexed, distressed, and astonished beyond measure. I had not the heart to face Lilith immediately; but I walked stupidly up and down the hall, and in and out of the two ground-floor rooms, revolving in my mind what I should say to her.

It was it must be, some mad freak on the part of the child, disgusted by Mrs. Jackson's vulgar curiosity and spying ways. Yet, why should she have been so fearful lest I should hear of her escapade? And why, only a few minutes ago, had the color left her face at the mere idea that I should hear Mrs. Jackson's story? Why had she implored me not to see the woman? Why—oh, Heaven, it was terrible, it was sacrilegious to suspect that innocent, blue-eyed child of aught but schoolgirl folly!

And here another horrid doubt assailed me. Would she, when I taxed her with last night's flight, even tell me the truth? Already she had lied to me on more than one occasion, and over trifling matters. Could I, therefore, hope to coax the truth from her?

A sense of the absurdity of my position, too, assailed me. How could eight-and-twenty lecture seventeen? Had I had to do with a lad, words would have come easily enough, and strong words, too; but with a girl, and a girl whom I passionately loved, it was a very different matter. So much hung upon her answer—almost, indeed, my belief in womanhood. My forehead grew damp with the intensity of my anxiey and grief. Had there only been a woman within reach to whom I could have transferred the duty of bringing Lilith to book, it would have been an infinite relief to me. A woman would at least know what to say, and of that I had no idea.

At last, after what seemed a long interval of worrying thought, I went slowly upstairs to the studio and opened the door. There was the culprit, in her snowy muslin dress, curled in the big armchair, with Saladin in her lap, the sun striking through the slanting north window upon her yellow head. Her hair was apparently not to her liking, and she was engaged in plaiting it up again. As it fell about her shoulders she looked a child again, and this helped me to the tone I should take with regard to her.

I drew a chair up just in front of hers, and began, much in the tone one adopts towards a refractory child:

"What is all this I hear from Mrs. Jackson about your putting the scraper in the door, and going off for a hansom drive last night at twelve o'clock, and never returning till one? Where in the world did you go to?"

She had been changing color and looking thoroughly frightened when I first began; but as I continued speaking her face cleared.

"I will tell you the truth," she exclaimed, in a voice of sudden decision, raising her head and throwing the hair back out of her eyes. "I—I came to the studio."

"You came here?"

She gave me a long look which I did not understand. Then she lowered her eyes and drew a quick breath.

"Yes," she answered, in a very low tone, "I came here."

"But you had just parted from me. Surely you didn't want to see me again so soon? And did you knock or ring? I was sitting up; I must have heard you."

"No," she answered slowly, with her eyes fixed upon Saladin's ruffle, with which her fingers played. "I didn't dare to. I felt dull. I hated Mrs. Jackson's house. I like driving in hansoms; and of course, I knew no one in London but you, and had nowhere else to go; and I wasn't sleepy, and I wanted to be near a friend, so I drove to the studio."

"You drove here? At that time of night? Did you get out?"

"Yes, and I walked about a bit, and I told the man to drive home the longest way, as I didn't want to go to bed. That's all. But I didn't want you to know I was so silly."

My heart beat faster with a joy which I could hardly repress. The thought of this little, lovely, lonely creature actually driving to the house where I was, and wandering up and down in front of it, to be near her only friend in London, touched me deeply.

But it behooved me to be very stern about so mad a prank, and I proceeded as well as I could to lecture her on her conduct.

"Think how you frightened poor Mrs. Jackson," I said, "and the stories she will tell about you. Girls can't be too careful—people are so ready to say unkind things, especially when the girls are as pretty as you."

"I am pretty, am I not?" she said, smiling at me with limpid blue eyes through a tangle of soft hair.

I am glad that Wrenshaw entered at that moment with some fresh tea, for which he pretended to think I had rung. Otherwise I must certainly have kissed her, for my stock of self-control was rapidly evaporating, and the story of her escapade had made me more in love with her than ever.

Wrenshaw seemed to divine this, for he would keep pottering about the room, pretending to dust and tidy, and arrange things, while Lilith and I were finishing breakfast, going even the length at last of taking Madge's last letter, which I had left on the mantelpiece, and obsequiously offering it to me.

"Must have dropped out of your coat pocket, sir," he said; and I could have knocked the man's head off.

But I knew my own danger as well as he did, and was resolved to have no more tete-a-tetes with my bewitching and irresponsible protege.

As soon as breakfast was over I took her out shopping again, noting well the fact that from her own account she appeared to be almost destitute of any wardrobe but what she was actually wearing, and laying up in my own mind a very unfavorable reckoning against Mrs. Stanhope Morland's stewardship.

For my own special delight I drove Lilith to one of the best photographers in the West End, and here we spent fully two hours and a half, making the child turn her head this way and that, take her hair down and put it up again, smile, look serious, lie curled up on a couch, sit upright on a chair, strike a dancing attitude and rest her cheek against a cushion with closed eyes, as though asleep.

Whatever happened, I was resolved at least to possess plenty of pictures which would recall to me my little marsh fairy, and in one study in particular I was most careful to arrange the light so that, as she stood with smiling face and loosened hair, and one foot pointed as though beginning to dance, the effect might resemble that of the sunlit vision upon which I had first feasted my eyes at Lythinge.

Lilith was a perfect model, and enjoyed the posing thoroughly. To look prettily pretty in various attitudes, with several men gravely considering her, realized one of her notions of happiness.

"Shouldn't I have made a capital artist's model?" she asked me more than once, as with light touches, every one of which sent the blood tingling to my finger-tips, I arranged her hair, or moved her head or hand so that it should be well in focus.

The photographer and his assistant were actually enthusiastic.

"I have really never taken studies of a more beautiful subject," the former confided to me before I left.

Far from being tired after her experience in the studio, Lilith almost bounded along Regent Street by my side.

"Wouldn't it be lovely if life could be always like this?" she observed artlessly. "Going about and spending money, and having nice things, and being admired?"

"With me for companion?"

"Of course. You are always so nice to me."

"Would you really think it lovely to be always with me?"

"I think so because it is impossible," she answered, averting her eyes as they met my gaze. "All very nice things in life are impossible, aren't they?"

I did not answer Had she been an experienced old hand instead of a schoolgirl, she could not more skilfully parry all the attempts at love-making into which I every now and then slipped.

After lunching together, Lilith accompanied me quite meekly to a telegraph office, and stood beside me while I despatched a message in her name to Mrs. Morland.

"Expect me by the four-thirty train.
"Lilith Saxon."

"Of course, she will be surprised at getting a telegram from you in London, when she thinks you are at Weston," I said; "but you must explain things to her as best you can."

"I think I can make her understand," Lilith returned.

Something in her tone made me look at her sharply. Her eyelids were lowered, and an odd, almost a sly, smile was playing about the corners of her mouth.

"I have rather lost confidence in the management of Morland House," I said. "It is clear to me that I must look after you more closely in future."

She looked up in evident alarm.

"Oh don't think that!" she exclaimed. "I am sure you are doing Mrs. Morland an injustice. You have no idea how kind she is—just like a mother to me. And she doesn't at all like being interfered with—she hates surprise visits and that sort of thing. It argues want of confidence, she says. And I think she is right, don't you?"

"She has no right to let you go about shabby and in boots down at the heel."

"It was all my fault. And that reminds me, Mr. Hervey, I have something I very, very much want to ask you. But I am afraid you may be angry. And I wouldn't vex you for anything."

Her voice shook. I looked at her in surprise. She was quite pale, and her lips trembled.

"Why, what in the world is the matter with you, child?" I exclaimed. "You know quite well that you have no reason to be afraid of me, and that I will do anything in my power for you."

"I have got in debt," she faltered.

"In debt?" I repeated, in great surprise. "To whom, and how much?"

"To—to several of my schoolfellows—I will never borrow again—I have been quite miserable about it. It is—thirty pounds!"

"Thirty pounds!" I repeated, with a low whistle of astonishment. "How in the world did you manage to spend thirty pounds?"

"It was at cards," she answered, seeming to gain confidence as she proceeded. "One of the girls is an American, and she taught me to play poker. And I liked the excitement. We played in our bedrooms. Of course, Mrs. Morland knew nothing about it; but the others were rich, and played for money, and I—well of course, I ought to have remembered that I haven't any money but what you in your kindness give me. But I got led away, and I kept on losing night after night as I went on, in the hope of getting it back. And the girls don't know about you, or they would tease me dreadfully. Mrs. Morland told me not to tell them; and they think I have rich relatives in London; and when they know I have been to London, they will expect me to have got some money; do you see?"

"I see," I answered, very gravely. "But, Lilith dear, if I pay this—and remember, I am very, very far from being a rich man—you must give me your word of honor never to gamble any more. Will you do this?"

"Oh, I swear it, on my solemn word!" she said hurriedly, evidently much relieved. "I've been quite miserable about it, and shouldn't think of touching a card again. And you will let me have the thirty pounds, won't you?"

I wrote her out a check while we were having a cup of tea by the station, and with it gave her a long exhortation, to which she listened with the greatest gentleness and submission, but without I fear, paying any very close atention to my words.

A few minutes later I stood upon the platform while the Bristol train took from me a flower-faced girl, who smiled and kissed her hand gaily from the car window.

I was certainly some five-and-forty pounds the poorer for her visit to London; but at the moment of starting she had thrust her head out of her compartment and had given me a long, soft, unasked-for kiss upon my cheek.

"Good-by, dear Mr. Hervey! I shall never forget your kindness never!"

Then the train had taken her from me, before I had even time to make a fool of myself by telling her I could die for her.

CHAPTER XVII.

The next fortnight was a difficult one to live through. I had come to town for several reasons. I wanted to choose paints and canvases, as well as clothes to last me during my next long sea-trip and I also particularly wanted to get some studies of an old model who was first-rate for vikings there being a viking necessary in my next picture.

It happened to be an exceptionally fine and sunny autumn, and, as I have said before, I particularly love London out of season. But I very soon found I was too much in love to put my heart in my work as I used to do. My first moment of real happiness came with the arrival of Lilith's photographs, for as a correspondent she was hopeless. Not one word had I heard from her since we parted at Paddington, though I had written her a long, long letter of grandfatherly advice, just for the pleasure of talking to her.

But the photographs were really like her. Fifteen big proofs, which, regardless of Wrenshaw, I stuck all about the walls of my studio, after giving strenuous orders that no one was to be admitted, and that I was "out of town" to everybody.

I stuck them up, as I say; and then leaned back in the armchair—her armchair, against the thrice-blessed cushions of which her fair head had nestled—and, filling a pipe, I let my delighted eyes range from one portrait to another, and return to one large, smiling head I held in my hand.

So absorbed did I become, and so lost in the study of the lovely curves of her slim form and the radiant youth of her exquisite face, that, half closing my eyes, I could almost see her before me, filling the air with sunshine and laughter, and stirring my heart to blissful pain.

"Lilith!" I murmured, under my breath, half dreaming in an ecstasy of love. "Lilith—Lilith!"

A woman's laugh sounded close behind me. My chair was turned with its back to the door, and some one had entered the room. But it was not Lilith's laugh. This was a fuller, richer voice, and even before I turned my head I became sensible of that exotic fragrance of perfumed hair, perfumed face-powder, and perfumed clothes which hung about my fiance, Lady Margaret Lorimer.

I started from my chair and faced her, slipping Lilith's picture within the pocket of my painting-coat.

Madge did not appear to notice the action. She was exquisitely dressed in a sort of traveling wrap of tan-colored silk, with many dainty capes, and a big straw hat of the same shade, and she held out both hands toward me.

I took them mechanically. I could not find it in me to pretend to welcome her with any show of pleasure. The sight of her inspired in me nothing but sensations of regret, defiance, and irritation. But for this brilliant, fashionably dressed, artificial-looking woman of the world, with her money, her diamonds, and her trenchant wit, I could take my lovely childlike Lilith to my heart; and this thought helped to make me constrained and self-conscious as I lightly kissed the scented and powdered cheek Madge proffered to me.

"You did not expect me," she said, sinking gracefully into the armchair I had just vacated.

I made an instinctive movement to prevent her from taking it. I could not bear to see her just where I always pictured Lilith, though, esthetically, I was forced to admit that she made a most attractive picture of the Tissot order, with her abundant hair tinted a ruddy chestnut, which was the most popular shade at Homburg that year, and curled and frizzed to perfection, offering a piquant contrast to her bright skin, which no powder seemed able to spoil, and to those darkest of hazel eyes of hers.

"You didn't expect to see me," she repeated. "Clearly, you weren't thinking of me. Are you very busy?"

"Very. As I wrote in my last letter, I am doing some studies from old Higgins, the model whom Nature clearly intended for a viking. I expect him this morning in half an hour's time."

Her gaze roamed about the room. As it rested on Lilith's photographs—a dozen large panels and two heads of cabinet size, besides the one I had thrust into my pocket—I felt the blood rise to my cheek. Madge made no remark just then, but turned again on me.

"My mind is so much set on your giving a one-man show in Bond Street Gallery next spring," she said. "It would do you all the good in the world Some of that work you showed me on the yacht when papa and I were at Cowes was really very beautiful. During the last year, Adrian, your painting has gained a quality you never showed before."

She was looking hard at me as she spoke.

"You paint," she continued slowly, "as if you felt the beauty of things more than you used to."

"I am growing older," I said. "A painter should understand nature a little better every year if he is worth anything. But, Madge have you come all the way from Homburg to tell me this? And is my uncle with you? And your mother? And when did you arrive in town?"

"This morning. Only Henriette is with me."

She paused. Her eyes roved round the room again. I knew it was coming. She rose, and, walking straight to Lilith's photographs, examined them attentively. Then, standing before them with her back turned to me, she remarked in clear, level tones which betrayed no emotion whatever:

"What a very pretty girl! Is she a model?"

(To be continued.)

HON. J. S. DUFF'S REPORT.

What He Says in Regard to Financial Conditions in Ontario.

"In regard to rural finance, a letter was addressed to the District Representatives, of whom we have now thirty-seven located in thirty-seven different centres in the Province, asking them to secure what information they could on this subject, especially with reference to the following points:

"1. The percentage of farms mortgaged and per cent. of mortgage on value of farms, and whether increasing or decreasing.

"2. The extent of deposits by farmers in savings banks.

"3. The extent of the damand on the part of farmers for loans.

"4. Rate of interest paid both on long and short time loans.

"5. Whether the loans are on the purchasing of land only or for financing farm operations.

"In gathering this information they conferred with bankers, business men, lawyers, registry office officials and prominent farmers. As is well known, men of this type are usually in close touch with the conditions of their communities, both by reason of their position and by reason of the fact that they have lived a long time in the district. The information which has thus been secured should, therefore, be reasonably reliable.

"Answers to the first question pertaining to mortgages elicited the fact that about 45 per cent. of the farms of the Province are mortgaged to some extent, and that one-third would be a fair estimate of the amount which the mortgage represents to the total value of the property. This means that mortgages against farm property in the Province represent only about 15 per cent. of the total value of farm property, which must be taken as a very encouraging sign. Moreover, a considerable percentage of these mortgages are held by farmers. Opinions were also unanimous that mortgages are steadily decreasing. Practically every county reported that payments were being kept up very promptly and a large number of mortgages were being wiped off each year. In many cases it was pointed out that mortgages, while they are frequently taken as a barometer of prosperity, are not altogether an unhealthy sign, as many are placed in order to secure money to extend the land holdings, erect buildings, plant out orchards, put in under-drainage, or effect other improvements which were in the nature of investment. In a few cases, unfortunately, it was reported that mortgages had been placed on farms in order to raise money for speculation in western real estate, and that there are too many indications that a great deal of money of Ontario farmers has been used for this purpose and has not brought the returns anticipated.

"In the matter of deposits of farmers there was also a unanimity of opinion that these had increased materially in recent years. In one county the bankers estimated that the deposits had increased from 20 per cent. to 30 per cent. in the last few years. In another county it was estimated that 70 per cent. to 90 per cent. of the money deposited in local banks was deposited by the farmers. Another county estimated that 75 per cent. of the farmers had savings running from $700 to $12,000 each. As to the total amount of deposits of farmers' money, only a general estimate can, of course, be given. One county estimated that between three and four million dollars of farmers' money was deposited in the local branch banks, while other estimates ranged from two to five million dollars. Under these circumstances it would seem safe to estimate the total amount of farmers'' deposits in rural Ontario at one hundred million dollars for the entire Province. While this may appear to be a very large figure, it should be remembered that the aggregate farm wealth of Ontario, including land, buildings, implements and live stock, is placed at $1,405,950,940 by the Bureau of Industries Report, and that a very large amount is required as a working capital in conducting the farm operations on a plant which represents such a large investment. This would only mean an average of about $600 per farm, but of course at the same time it is recognized that all the surplus money of the farmers is not deposited in the banks, although unquestionably a considerable proportion of it is.

"As to the demand on the part of farmers for loans, the consensus of opinion apeared to be that the demand was not very heavy, representing only a small portion of the total deposits. The banks, of course, do not loan money for the purchase of land, but the opinion is general that no farmer who enjoyed a good reputation and could give reasonable security had any difficulty in securing money needed to finance his farm operations, which was the chief purpose for which loans were sought. The rate of interest charged varied from 5½ per cent. on long-time loans to 7 per cent. on short time loans, with occasionally rates of 8 per cent. and 10 per cent. in some of the newer districts. These figures were collected at the time when the money stringency was at its height and money generally was scarce, so that they would not represent normal conditions. In every instance it appeared that the farmers were able to secure financial accommodation on the same terms and basis as those engaged in other occupations.

"These facts would indicate that the financial conditions of the Province are sound, and that the outlook is healthful."

IN THE TUNNEL.

"My Uncle," writes a Youth's Companion contributor, "had a contract to install a heating and ventilating system in two school buildings out West. I had the supervision of the contract, and I had to see that the plant did its work properly. As the success of the whole system depended on the proper making of the final connection, I decided to do that myself, and not trust it to my helper.

"The two buildings were about two thousand feet apart. One was old; the other had just been finished. The boiler rooms and furnaces were situated in the old building. Leading from this building to the new was a tunnel, four feet square, and lined on all sides with concrete. A foot from the floor a netwcrk of steam pipes ran the entire length of the tunnel.

"A gigantic fan in the boiler room pumped air through the tunnel. In passing over the steam pipes the air became heated, and kept the new building at the proper temperature.

"The stystem was controlled automatically by compressed air. When the temperature in the new building rose too high, the thermostat automatically shut of the fan, and turned cold water into the pipes in the tunnel. When the temperature fell too low, the thermostat started the fan, and turned the steam back into the pipes.

"The pipe that carried the compressed air ran through the tunnel, and it was on this pipe that the connection was to be made.

"I put on my overalls and jumper and went after my tools. My flash light was missing, so I took a stub of a candle that a plumber had left, and entered the tunnel. "I crawled along until the light from the entrance grew so dim that I had to light my candle. Reaching into my pocket, I discovered that I had only two matches. But I went ahead, assisted by the feeble light from the taper. The connection was exactly in the centre of the tunnel. I reached it in a few minutes, did the work, and started back.

"In my haste, I half rose to my feet, and was going along as fast as anyone in that crouching attitude could go. Suddenly, without warning, my foot caught in an opening between the pipes, and I fell. My head hit the sharp corner of a reinforcing rod that projected from the concrete wall. The fall knocked me unconscious. I lay there about two hours.

"I came to with the consciousness that I was in imminent danger. My head ached. Under me I heard the snapping and creaking of expanding steam pipes. In an instant I realized my danger. Thinking that I had made the necessary connection and had left the tunnel, the Janitor, according to directions, was getting up steam.

"I tried to rise, but my ankle was sprained, and I fell back, with a sharp exclamation of pain, on the hot steam pipes. My wound opened afresh, and I could feel the warm blood streaming down over my face. Again I tried to rise, but the pain was too much for me.

"The heat of the pipes was getting insupportable. They began to burn my hands and legs cruelly. To make matters worse, I was so confused that I had lost all sense of direction.

"Suddenly, in the distance, I heard the grinding of the huge fan. The janitor was just starting it. In a few minutes it would be going at full speed.

"An idea flashed through my dulled brain. I groped over the pipes until I found my candle. I carefully lit my last match and touched it to the candle. The almost imperceptible current had at first no effect on the candle, it was so slight. Almost instantly, however, the tiny flame bent to one side, and showed me plainly the way to safety.

"The pipes were so hot that I could no longer touch them. I tore off my jumper and shirt, and wrapped one round each hand. I began to drag myself along. The pain from my wrenched limb was so intense that I nearly fainted.

"Suddenly I remembered the compressed-air control! If the air-supply pipe were cut off, it would have the same effect on the system as a rise in temperature. The fan would be stopped, and cold water would run through the pipes.

"I made my way painfully back to my tool kit, and found a hammer and cold chisel. Then I found the air pipe, and attacked it as best I could.

"The last thing that I can remember is the hiss of the escaping air. I fell back unconscious. When I came to I was lying on the janitor's cot in the engine room, and a physician was dressing my wounds and my burns."

THE AMEER OF BOKHARA.

His Annual Savings Amount to More than $8,000,000.

The largest private hoard in the world is probably that owned by the Ameer of Bokhara, the Russian vassal State in Central Asia. According to the Turkesstanskiye Kraj the Ameer possesses in his stronghold a vault 315 feet long, 45 feet wide and 20 feet high, completely filled with gold bars and coined gold.

Some years ago the Ameer had another vault built to hold his savings, and the new storehouse is now also almost full. There is at the Bokharan court an enormous cash book, which has served for generations and in which all revenues and expenditures are supposed to be put down, but also for generations it has never been checked with the "cash in hand."

Grafting is the easiest thing in the world at Bokhara. The Ameer's officials draw no salary. They are appointed on the understanding that they must keep themselves on what they can make out of their various offices. There is no budget, and the largest permanent charge on the Ameer's income is one of $15,000 annually for a local hospital. Then there is a small contribution toward the upkeep of the Russian police in the protectorate and the maintenance of the Bokharan "army," which has shrunk to a mere bodyguard.

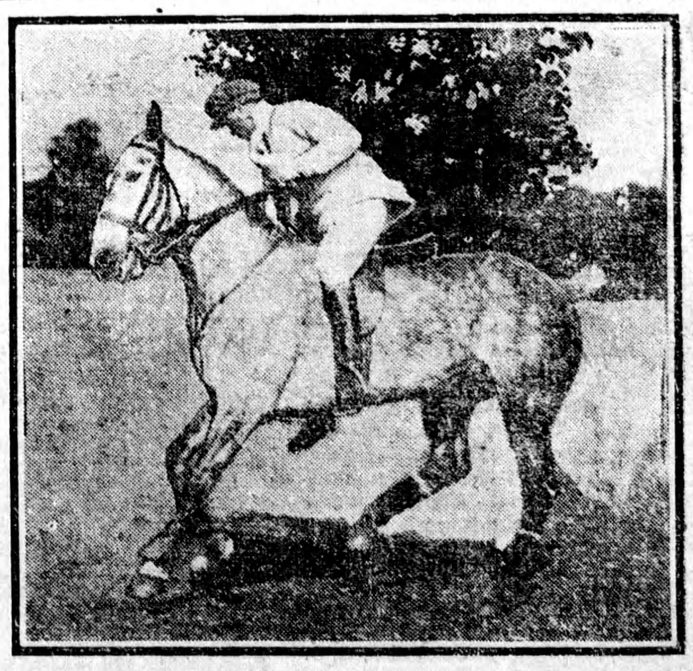
The Ameer's annual savings, it is calculated, amount to more than $8,000,000 a year. He is by traditional usage compelled to send every year a number of valuable "presents" to the Russian authorities at Samarkand and Tashkent. These presents consist of carpets, silks, and the like, which are immediately sold by the recipients to native traders, from whom the Ameer as regularly buys them back at fixed prices, to be stored up and to serve again as "presents" the following year.

Proof Positive.

They were trying an Irishman charged with a petty offence in an Oklahoma town, when the judge asked—"Have you any one in court who will vouch for your good character?" "Yis, your honor," quickly responded the celt; "there's the sheriff there." Whereupon the sheriff evinced signs of great amazement. "Why, your honor," declared he, "I don't even know the man." "Observe, your honor," said the Irishman triumphantly, "observe that I've lived in the country for over 12 years and the sheriff doesn't know me yet! Ain't that a character for ye?"

Many a good man has let a good job get away from him because he harbored the delusion that no other man was smart enough to get his place.

"Willie, come right into the house. I don't want you to play with that little boy any more." "All right, mother, I've just won his last marble, anyhow."



The Prince of Wales as a Prince of Sport.

Since the Prince of Wales went to Oxford he has from time to time shown himself keenly interested in all forms of sport, not only as a spectator but as a participant in games and exercises of a sporting nature. The latest game which his Royal Highness has taken up is polo. The photo shows the Prince of Wales practicing polo at Oxford prior to a match in which he played on May 6.

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