By GAPT. GMARLES KING, U. S. A.

CHAPTER IV.

"My cousin, Mr. Withers," said Nocl. Capt. Lane, as has been said, allowed until the following Wednesday for the arrival of his regimental comrade, Mr. Noel. He was not a little surprised, however, on the following Tuesday morning, as he sat at breakfast at the club, glancing over the morning paper, to come upon the following announcement:

DISTINGUISHED ARRIVAL. Our readers will be interested in knowing that Capt Gordon Noel, of the Eleventh United States cavalry, has been ordered on duty in the city, in charge of the cavalry rendezvous on Sycamore charge of the cavalry rendezvous on Sycamore street. Capt. Now comes to us with a reputation that should win instant recognition and the heartiest welcome from the Queen City. For nearly fifteen years he has served with his gallant regiment, and has been prominent in every one of the stirring campaigns against the hostile Indians of our western frontier. He has fought almost every savage tribe on the continent; was disabled in the Modoc campaign in 73, commanded the advance gpard of his regiment that mached the soprior of the Custer massacra only pass in total and the source of the Custer massacra only pass in total and the source of the Custer massacra only pass in the passacra of the Custer massacra only passacra only ment from a similar fate, and for his services on that campaign was awarded the compliment of all duty in the city of Washington. At his own aff duty in the city of Washington. At his own request, however, he was relieved from this, and rejoined his regiment when hostilities were threatened in Articora two years ago. And now, as a reward for gallant and distinguished conduct in the field, he is given the prized recruiting detail. Capt. Noel is the guest of his cousin, the Hon. Amos Withers, at his pulatial home on the Heights; and our fair readers will be interested in knowing that he is a bachelor, and, despite his years of hardship, danger and privation, is a re-

years of hardship, danger and privation, is a re-markably fine looking man. It is understood that Lieut. Lane, the present recruiting officer, has been ordered to return to his regiment at once, although the time has not

In the expression on Capt. Lane's face as finished this item there was something half vexed, half comical.

A few hours afterward, while he was seated in his office, the orderly entered, and announced two gentlemen to see the cap-tain. Lane turned to receive his visitors, but before he could advance across the dar room the taller of the two entering the door made a spring toward him, clapped him cordially on the back, and, with the utmost delight, shouled, "How are you, old fellow? How well you're looking! Why, I haven't set eyes on you since we were out on the field hunting up old Ger-onimo's trail! By Jove! but I'm glad to see you!" And Lane had no difficulty in racegrizing at once his regimental com-rade Gordon Noel.

"Let me present you to my cousin, Mr. Withers," said Noel.

And a stout, florid man, whom Lane had

so often seen at the club, but to whom he had never hitherto been made known, bowed with much cordiality and extended "I didn't know," said he, "that you were

a friend of Noel's, or I'd have come to see you before and invited you to my house," "Friend!" exclaimed Noel. "Friend! Why, we've been partners and chums! Why, we've been all over this continent together, Withers! Fred, do you remember the time we were up in the Sioux campaign -the night I went over with those fello to hunt up the trail to the Custer ground! Let's see; you were acting adjutant then, if I recollect right. Oh, ves; you were back with the colonel."

Lane received his guests with perfect courtesy, but without that overweening anner, and then Mr. Withers entered into the conversation. Turning to Capt.

"I didn't know that you had been on the Sioux campaign. Were you there, too?" Lane replied quietly that he had been with his regiment through that year-in fact, had never been away from it for any length of time, except on this detail which had brought him to his old home.

Oh, yes; I remember having heard that this was your home. I am very sorry in-deed that you did not make yourself known to me before," said Mr. Withers. "You know that I am a very busy man and don't get around much. Now you can come and ne with us this evening, can you not? Mrs. Withers will certainly expect you, now that Noel is here.'

"I am very sorry indeed, Mr. Withers, but I am already engaged."
"You must make early bids if you want to get this young man, Amos," put in Mr. Nocl, affectionately patting Lane on the shoulder. "It was just so in the regiment.

He was always in demand. Well, when can you come, Fred? What evening shall "It will depend, perhaps, on the day I turn over the property to you. How soon do you wish to take held?"

"Oh, any time. Any day. Whenever you're ready."
"I'm ready now, today, if you choose,

was Lane's prompt response. "I fancied you might be here by to morrow." "Yes, you bet I didn't let the grass grow

under my feet. The moment we got the telegraphic notification that the colonel's nomination was approved I lit out for the railroad," said Noel, laughing gleefully. "And when will you come in and take

over the property? There's a good deal of clothing to be counted. As for the funds, they, of course, are all in the bank."
"Sait yourself about that, Freddy, old boy. I'm going down the street with Amos

now. How'll to morrow morning do?"
"Very well indeed. You will find me died right. Now get out of your yellow is harrid come along down with us. The

serfs cals right here at the door. We're farmers' to see the works-Mr. Withers' heard ar with us. I think I have heard

such men ther who-ah-who was in the any price business at one time, Mr.

negro, borifr. Withers.
to toil for v. Amos!—Capt. Lane! Great
For this sin't 'mister' a man who has
For the years of service he has." Yber 100 In. I did not so understand you, Gordon, when we were talking last night with the—when we were having our smoke and chat after dinner. You will

smoke and chat after dinner. You will come with us, won't you, captain?" "I wish I could, Mr. Withers, but my ofnot leave in the morning. Thank you here to-morrow, Noel?"
"To-morrow be it, Fred; so an revoir, if

you can't join us. I mustn't keep Withers waiting—business man, you know. God bless you, old fellow; you don't begin to realize how delighted I am to see you! So long."

"But about dining with us Cantain"-"Oh, Lord, yes!" burst in Noel. "What evening, now! I'd almost forgotten Get-ting in among bricks and mortar addles for head. 'Tisn's like being out in the sad-

[Copyrighted by J. B. Lippincott Company, Philadelphia, and published through special arrangement with the American Press Association.] use was the mountain oreczes all around are wan the mountain oreczes ati around you; hey, Fred? Gad! I don't know whether I can stand this sort of thing, af-ter our years of campaigning." And the lieutenant looked dubiously around upon the dark and dingy walls and windows. "Suppose we say Thursday evening, cap-tain," suggested Mr. Withers; "and I'll have just a few friends to meet you two army centlemen."

army gentlemen."
"I shall be very happy, Mr. Withers."
"Good! That's the talk, Fred!" heartily

shouted the lieutenant, bringing his hand down with a resounding whack between Lane's shoulder blades. "Now we are off! Come along, Amos." And the cousins dis-appeared down the dark stairway and

popped into the carriage.
"Not a very demonstrative man, your friend, the captain, but seems to be solid,"

was Mr. Withers' remark.

"Oh, yes. He is about as solid as they make them," answered Noel, airily. "Lane has his faults, like most men. It is only those who really know him, who have been associated with him for years, and whom he trusts and likes, that are his friends. Now, I'd go through fire and water for him, and he would for me—but of course you wouldn't think it, to see his perfectly conventional society manner this morning If I had left you down at the foot of the stairs and had stolen up on tiptoe and gone over and put my arms round his neck you would probably have found us hugging each other and dancing about that room like a couple of grizzly bears when you came up, and the moment he caught sight of you he would have blushed crimson and got behind his ice screen in a second. You just ought to have seen him the night we met each other with our detachments down pear Guadalupe Canyon when we were hunting Geronimo. Some d-d fool of a ranchman had met him and said I was killed in the little affair we had with the Apache rear guard. Why, I was perfectly amazed at the emotion he showed. since then I've sworn by Fred Lane; though, of course, he has traits that I wish he could get rid of."

"Ye-es, Lane isn't half a bad soldier. Of course it remains to be seen what sort of captain he will make. He has only just got his troop."
"But I mean he—well—is a brave man;

has shown up well in these Indian fights you were telling us about." "H'm!" answered Noel, with a quiet lit-

tle chuckle. "If he wasn't, you bet he wouldn't have been all these years in the Eleventh. A shirk of any kind is just the one thing we won't stand. Why, Amos, when old Jim Blazer was our colonel dur ose years of the Sioux and Cheyenne and Nez Perce wars he ran two men out of the regiment simply because they managed to get out of field duty two successive Oh, no! Lane's all right as a sol dier or he wouldn't be wearing the crossed sabers of the Eleventh. Mr. Withers listened to these tales of the

doings and sayings of the regiment with great interest. "Lane might have been here a dozen years," said he to himself, and no one in our community would have known anything at all about the dangers his comrades and he had encountered in their frontier service. It's only when some fellow like Noel comes to us that we learn anything whatever of our army and its He took his consin to the great molding

works of which he was the sole head and proprietor, and presented his foremen and his clerks to the clerks to the captain, and told them of his career in the Indian wars on the frontier, and then upon 'change, and proudly introduced "my cousin, Capt. Noel," to the magnates of the Queen City; and, though not one out of a dozen was in the least degree interested in "the captain." or cared a grain of wheat what the army had done or was doing on the frontier, alat every man had time to stop and shake hands cordially with the handsome officer, for Amos Withers was said to be a man whose check for a round million ould be paid at sight, and anybody who was first cousin to that amount of "spot cash" was worth stopping to chat with, even in the midst of the liveliest tussle 'twixt bull and bear on the floor of the Chamber of Commerce. A tall, gray haired gentleman, with a slight stoop to his shoulders and rather tired, anxious eyes, who listened nervously to the shouts from "the pit" and scanned eagerly the little telegraphic slips thrust into his hand by scurrying messenger boys, was intro faced as Mr. Vincent, and Mr. Vincent inquired if Noel knew Lieut .- or, rather,

Know Fred Lane! He is the best friend have in the world," was the enthusiastic answer, "and one of the best men that ever

"Ah! I'm glad to know you-glad to know what you say. The capain is a constant visitor at our house, a great friend of ours in fact. Ah! excuse me a moment. And Mr. Vincent seized a certain well known broker by the arm and murmured some eager inquiries in his ear, to which the other listened with ill-disguised impa-

Withers and, of course, "the captain," were the center of a cordial-not to say obsequious-group so long as they remained upon the floor, and the secretary presently came to them with the compliments of the president and a card admitting Capt, Gordon Noel to the floor of the chamber at any time during business hours, which that officer most gracefully acknowledged, and then went on replying to the questions of his new friends about the strange regions through which he had scouted and fought, and the characteristics of the Indian tribes with whom he had been brought in con-And by the time Cousin Amos declared they must go to the club for luncheon everybody was much impressed by the hearty, jovial manner of the dashing cavalryman, and there were repeated hand shakes, promises to call, and prophecies of a delightful sojoura in their midst as he

took his leave.
"Has Capt. Lane come in yet to lunch?" inquired Mr. Withers of the liveried attendant at "The Queen City," as his cousin inscribed his name and regiment in the visitors' book, as introduced by "A. W.

in ponderous strokes of the pen.
"No, sir. It's considerably past the time the gentleman generally comes. I don't think he'll be in today, sir," Then we won't wait, Gordon.

order for two. What wine do you like!" Over at the dingy recruiting office Capt. Lane had forgotten about luncheon. There were evidences of carelessness on the part of the clerk who had made out his great batch of papers, and the further he looked the more he found. The orderly had been sent for Taintor, and had returned with the information that he was not at his desk. Sergt. Burns, when called upon to explain how it happened that he allowed him to alip away, promptly replied that it was half past 11 when he came out of the captain's office and said that the captain would want him all the afternoon, so he had best go and get his dinner now. Half past 12 came. and he did not return. The sergeant went after him, and came back in fifteen minutes with a worried look about his face to say that Taintor had not been to dinner at all, and that the door of the little room he occupled was locked. He had not been in the

house since 8 that morning.
"I'm afraid, sir, he's drinkin' again, said Burns; "but he's so sly about it I nev er can tell until he is far gone

"You go out yourself, and send two of the men, and make inquiries at all his customary haunts," ordered Lane. "I will stay here and go through all these papers. None are right so far. He never failed me before; and I do not understand it at all. But when night came Taintor was still ng-had not been seen or heard ofand Capt. Lane had written a hurried note

to the indy of mislove to say that a strange and most infloward case of desertion had just occurred which necessitated his spend-ing some time with the chief of police at once. He begged her to make his excuses to her good mother for his inability to come to dinner. Later in the evening he

come to dinner. Later in the evening he hoped to see her.

"P. S.—Gordon Noel, who is to relieve me, has arrived. I have only three or four days more."

"Gordon Noel!" said Miss Vincent, pensively. "Where have I heard of Gordon Noel!"



the hetress people said she was. And now a matter has to be recorded which will go far to convince many of our renders that Capt. Lane was even more o an old fashioned prig than he has hitherto appeared to be. After leaving the Vincents' late on the previous day he had come to his rooms, and sat there for fully two hours in the endeavor to compose a brief, manly let-ter addressed to Vincent pere. It was noth-ing more nor less than the old style of addressing a gentleman of family, and re-questing permission to pay his addresses to his daughter Mabel. A very difficult task was the composition of this letter for our frontier soldier. He was desperately in earnest, however; time was short, and afpleted. His first duty in the morning was to send that letter by an orderly to Mr Vincent's office. Then he turned to his and asked for news of the serter. Not a word had been beard-not a

"I have been everywhere I could think of, sir," said the sergeant, "and both the men have been around his customary haunts last night and this morning making inquiries, but all to no purpose. The detectives came and burst into his trunk, and there was nothing in it worth baying He had been taking away his clothing, etc. from time to time in small package and secreting them we don't know where. One thing I heard, sir, that I never knew before, and that was that after he h gone to bed at night he would frequently steal out of his room and go away and never reappear until breakfast time in the morning. And now will the lieutenant the captain-pardon me for asking the question, are the check books all right,

What put that idea into your head? asked Lane.
"Well, sir, some of the men tell me that he was always writing at his desk, and once Strauss said that he had picked up a crap of paper that he hadn't complete and the handwriting on i destroyed, didn't look like Taintor's at all; he said it more resembled that of the captain, and it made me suspicious. I never heard this

until late last night." A sudden thought occurred to Lane Taking out his check book he carefully counted the checks remaining and com pared them with the number of stubs, and found to his surprise and much to his dis may that at least five or six checks were

"Send for a cab at once. I must go down to the bank. You stay here, and when Lieut. Noel comes give him my compli-ments and ask him to sit down and wait awhile and read the morning paper. I'll be back in a very short time.

Following the custom established by his oredecessor, Capt. Lane had always kept the recruiting funds in the First National bank. His own private funds he preferred in an entirely different ment-the Merchants' Exchange

The cab whirled him rapidly to the build-ing indicated, and although it lacked half an hour of the time of opening he made his way into the office and asked to see the paying teller. "Will you kindly tell me if any checks

on the recruiting fund have lately been presented for payment?" he eagerly asked. The captain was referred to the book keeper, and that official called him within the railing. "No less than four checks were brought

here yesterday for payment, and they came between half past 2 and 3 o'clock in the afternoon," was the bookkeeper's report.
"There seemed to us something wrong in the simultaneous presentation of the four, and I was on the point of addressing a note to you this morning to ask you to come down to the bank. Everything about it appears in proper shape and form, except that three of the checks have been indersed payable to your clerk, William Taintor, who came in person and drew the money. "Let me see the checks, if you please,"

said the captain. They were speedily produced. Lane took them to the window and closely examined

them.
"I could not tell them," he said, "from my own handwriting; and yet those three checks are forgeries. I believe that the indersements on the back are equally forgeries. Now, can I take these with me to the office of the chief of police, or do you desire that the detectives should be sent here? Taintor descried last night, and all traces have been lost. What is the amount

that he has drawn?" "One check, payable to the order of Will-iam Hayden for board furnished to the recruiting party, is to the amount of \$45.50 second, payable to James Freeman, and indersed by him to William Tainto as was the first, is for the rent of the building occupied by the recruiting rendezvous precisely similar in form and amount to the previous checks, for the sum of \$60 The third check is payable to William Taintor himself, marked for extra dut pay as cierk at the recruiting office for the past six months.' The fourth is made payable to the order of Sergt. James Burns, 'extra duty pay as non-commissioned office charge of the party for the six months

beginning Jan. 1 and ending June 30."

This check, too, had been indersed pay able to the order of William Taintor. four checks, amounting in all to the sum of about one hundred and sixty dollars, had been paid to the deserting clerk during the afternoon of the previous day.

"Had you no suspicion of anything wrong!" said Lane.
"I knew nothing about it," said the bookkeeper. "They were presented to the pay-ing teller at the deak, and it was not until after bank was closed, when we came to balance up cash, that the matter excited comment and then suspicion. Taintor has uently come here before with drafts

and checks, and if you remember, sir, on one or two occasions he has been sent for new check books when the old ones had "That's very true," said Lane. "He has been employed here in this rendezvous for the last ten years, and has borne, up to within my knowledge of him, an unimpenchable character. If any more checks come in stop payment on them until you see me, and, if possible, detain the person

who presents them."

Half an hour afterward the captain was back in his office, and there, true to his appointment, was Lieut, Noel.

"I have had a strange and unpleasant experience, Noel," said Lane. "Most of my papers have been faultily made out. My clerk deserted last night and has turned out to be a most expert forger. He has stolen half a dozen checks from my book, made them out to the order of various parties, forged the indorsements himself, got the money yesterday afternoon, and cleared out, no one knows where."

"Great Scott, old man! that is hard luck! How much has he let you in for?" asked Noel, in the sianz of the period.

"Unit \$190, fortunately; and I have made that good this morning—placed my own check to the credit of the recruiting fund in the First National bank, so that in turning over the funds to you there will be no loss. We have to make new papers for the clothing account; but as quickly as possible I will have them ready for your signature and mine." ignature and mine."
"There is no hurry whatever, old fel-

low," answered Noel, cheerily. "I've come back from the regiment a little short of

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money, and I want to have a nest egg in the bank to begin with. It's a good thing

the bank to begin with. It's a good thing to have a fat cousin, isn't it? He has always been very liberal and kind to me, and, luckily, I've only drawn on him twice. So I'll hurry along."

Five minutes after Noel left a district messenger entered with a note for Capt. Lane. It was addressed to him in the handwriting of Mr. Vincent. He opened it with a treembling hand. It contained it with a trembling hand. It contained merely these words:

"I am obliged to leave for New York this

afternoon. Can you come to my office at 1 o'clock? We can then talk without in-terruption; and I much desire to see you. "T. L. V." As the big bell on the city hall had struck 1 Capt. Lane appeared at the office of Vin-cent, Clark & Co., and was shown without delay into the private room of the senior partner. Mr. Vincent, looking even older and grayer in the wan light at the rear of the massive building, was scated at his desk and busily occupied with a book of memoranda and figures. He pushed back his chair and came forward at once at sight of Lane, and motioned to the clerk to re tire. The cavalryman's beart was beating harder than be had any recollection of it ever doing before, except in her presence, and he felt that his knees were trembling But the old gentleman's greeting gave him

instant hope.
"I am glad you have come, my dear sir: I am glad to know a man who was taught as I was taught. Young people nowadays seem to rush into matrimony without th faintest reference to their parents, and your letter was a surprise to me-a sur

your letter was a surprise to me—a sur-prise, that is, in the fact that you should have sought my permission at all."

"Take this chair, captain," he continued as he returned to his desk. "I have much to say to you," he added, with a sigh. Let me say at once that from what I know and have heard of you there is no man of my acquaintance to whom I could intrust my daughter's future with more implicit confidence. It is true that both her mother and I had at one time other hopes and views for her, and that we wish your profession was not that of arms. And now I beg you to be patient with me and pardon my alluding to matters which yourself broach in this-this most manful letter. You tell me that you are not dependent on your pay alone, but that from investments in real estate in growing cities in the west and in mines in New Mexico your present income is some \$5,000. As I understand you, the property is steadily increasing in value?"

'It has steadily increased thus far, sir, and I think it will continue to do so for -everal years to come-in real estate invest-

"I am glad of this, on your account as well as hers, for Mabel has been reared in comparative luxury. She has never known what it was to want anything very much or very long. She has been educated on the supposition that her whole life would ally free from care or stint; and if I were to die to-morrow, sir, she would be a

And here, in great agitation, the old gentleman rose from his chair and began nervously pacing up and down the little and turning his face away from the silent that hung to the lashes or the piteous quivering of the sensitive lips. For a moment or two nothing more was said. Then, is though in surprise, Mr. Vincent stopped

do not exaggerate the situation in the least. do not know how soon the ax will fall We are safe for today, but know not what he morrow may bring forth. I may be met en route by telegrams saving that the ourney is useless—that we are ruined—and the money I hope to get in New York to tide us over would only come too late. Next month at this time the home in which Mabel was born and reared may be sold over her head, with every scrap and atom of its furniture, and we be driven into exile. Do you realize this, sir? Do you understand that if you win her affection and she becon your wife I have not penny with which to bless her?"

Vincent," answered Lane, would hold myself richer than any man in this world if I could know that your daughter cared for me and would be my wife. Do not think that I fail to sympathize and feel for you and all who are dear to you in your distress and anxiety, but I am almost glad to hear that she is not th heiress people said she was. It is Mabel I want"—and here his voice trembled almost as much as the old man's, and his honest gray eyes filled up with tears he could not -"and with her for my own I could ask nothing of any man. I have your con sent to see her, then, at once if need be: You know I am relieved from duty here and must rejoin my regiment within ten

My full consent, and my best wishes, captain," said Mr. Vincent, grasping the outstretched hand in both his own. "You have not spoken to her at all?"

"Not a word, Mr. Vincent; and I can form no idea what her answer will be. Pardon me, sir, but has she or has Mrs. Vincent any knowledge of your business

"My wife knows, of course, that everything is going wrong and that I am des-perately harassed; Mabel, too, knows that have lost much money-very muchthe last two years; but neither of them knows the real truth—that even my life in surance is gone. A year ago I strove to obtain additional amounts in the three companies in which I had taken out policies years ago. Of course a rigid examination had to be made by the medical advisers. and the result was the total rejection of my applications, and in two cases an offer return with interest all the premiums hitherto paid. The physicians had all disovered serious trouble with my heart. Last winter our business was at its lowest ebb. I had been fortunate in some speculations on 'change in the past, and I strove to restore our failing fortunes in that way. My margins were swept away like chaff, and I have been vainly striving to regain them for the last three months, until the last cent that I could raise is wniting the result of this week's deal. Every man in all the great markets east and west knew three weeks ago that a powerful and wealthy syndicate had 'cornered,' as we say, all the wheat to be had, and was forcing the price up day by day; and I had started in on the wrong side. Even if the corner were to break to-morrow I could not recover half my losses. The offer the insurance companies made was eagerly accepted, sir; I took their money, and it dribbled away through my broker's fingers. If wheat goes up one cent we cannot meet our obligations—we are gone. We have been compelled to borrow at ruinous rates in orde to meet our calls; I say we, for poor Clark is with me in the deal, and it means ruin for him, too, though he, luckily, has neither wife nor child. Are you ready, sir, to ally your name with that of a ruined and broken man—to wed a beggar's daughter? And here poor old Viucent fairly broke down and sobbed aloud. Long watching, sleepless nights, suspense, wretched anx iety, the averted looks and whispered comments of the men he daily met on 'change the increasing brusqueness and insolence of his broker, Warden-all had combined to humiliate and crush him. He threw himself upon the sofa, his worn old frame shaking and quivering with grief. sight was too much for Lane. This was her father; it was her home that was threatened, her name that was in jeopardy. "Mr. Vincent," he cried, almost implor

ingly, "I cannot tell you how utterly m sympathy is with you in your anxiety and distress. I begyou not to give way-not to abandon hope. 1-1 think it may be in my power to help a little; only-it must be a I-I think it may be in my secret between us. She-Mabel must never

CHAPTER VL in the three days that followed the transfer of funds and property at the recruiting rendezvous took place and Mr. Noel step-

pen in, vice Lane, reneved and ordered to rejoin his regiment. The former was having a delightful time. A guest of the wealthy Withernes could not long be a stranger Witheress could not long be a stranger within their gates to the queen citizens, and every afternoon and evening found him enjoying hospitalities of the most cordial character. At the club he had already become hail fellow with all the younger element, and had made himself decidedly popular among the elders, and every man who had not met that jolly every man who had not mot that jolly Capt. Noel was eager to be presented to him. He was ready for pool, billiards, bowling or a drink the moment he got within the stately doorway; and, as he sang, whistled, laughed, chatted and cracked innumerable jokes during the various games, was a capital mimic, and could personate Pat, Hans or Crapaud with telling affect, his presence was prepured. telling effect, his presence was pronounced by every one as better than a solid week of -something the Queen City rare ly, if ever, experienced.

Poor Lane, on the contrary, was nearly worrying his heart out. He had gone to the Vincents' the very evening on which he had seen the father of the family off for New York, and had nerved himself to put his fortune to the test—to tell her of his dags and described love and to sak her to he deep and devoted love and to ask her to be deep and devoted love and to ask her to be his wife. That she well knew he loved her, without being told, he felt sure must be the case; but, beyond a belief that she liked and trusted him, the captain had not the faintest idea as to the nature of her feelings toward him. He was a modest fellow, as has been said. His glass told him that, despite a pair of clear gray eyes and a decidedly soldierly cut to his features, he was not what women called a andsome man; and, what was more, there were little strands of gray just be ginning to show about his broad forehead and in the heavy mustache that shaded his mouth. Lane sighed as he remembered that he was in his 36th year. How could she care for him-fifteen years her senior: Lane rang the door bell that night, and felt once more that his heart was beating even as it did at 1 o'clock when he was ushere

into the awful presence of her father.
"Miss Vincent has not left her room today, and is not well enough to come down tonight, sir," said the servant who came to the door, "and Mrs. Vincent, begged to be excused because of Miss Mabel's need

"I—I am very, very sorry," stammered the captain. "Please say that Mr. Lane called" (they had known him so well for two months as Mr. Lane that he could not yet refer to himself by his new title) "and-and would call again tomorrow hoping to hear Miss Vincent was much bet

And then, dejected and miserable, and yet with something akin to the feeling one experiences when going to a dentist's to have a tooth drawn and the dreaded wielder of the forceps proves to be away, Lane retreated down the broad stone steps until he reached the walk, gazed up at the dim light in the window which he thought might be hers, anothermatized himself for his lack of self possession in not having asked whether there wasn't something he could bring her-something she would like -for the simple hearted fellow would have tramped all night all over the town to find and fetch it-and then a happ thought occurred to him: ways love flowers." He ran to the next street, boarded a west bound car, and was soon down town at his favorite florist's

"Give me a big box of cut flowers-the handsomest you have," he said; and while they were being prepared he wrote a few lines on a card, tore it up, tried again on another, and similarly reduced that to fragments, and finally, though far from content, limited the expression of his emotion to the simplest words

"Do get well by Saturday at latest. I cannot go without seeing you. F. L."
"Where shall we send them, sir?" asked the florist, as he came forward with the box in his hand.

'Never mind; I'll take it myself," was the answer, as the captain popped in the And when he got back to the house the

light was still burning in the window in the second story, and the doctor had just left, said the sympathetic Abigail, and had said it was nothing serious or alarming; Miss Mabel would have to keep quiet s day or two: that was all. But what hard luck for poor Lane, when

the days of his stay were so very few! All Thursday morning was spent at the rendezvous, counting over property and com-paring papers with Noel. Then, while that ntleman went to the club for luncheon the captain hastened to the Vincents' to renew inquiries, and was measurably comforted by the news that Miss Mabel was much better, though still confined to her room. Would he not come in? Vincent was out, but she thought-did that most intelligent young woman, Mary Ann -that perhaps him. Like Mr. Toots, poor Lane, in his auxiety to put no one to any trouble, came within an ace of stammering: "It's of no consequence," but checked himself in time and stenned into the bright parlor in which he had spent so many delicious hours list ening to her soft, rich voice as she sang or as she chatted blithely with him and h frequent guests. It was some time before Mary Ann returned. Evidently there was a message, for the girl's face was dimpled with smiles as she handed him a little note. Miss Mabel says please excuse pencil, sir; she had to write lying down. Miss Holton has just gone away, after spending most of the morning."

Excuse pencil! Lane could hardly wait to read the precious lines. How he longed to give the girl a five dollar bill! But this wasn't England, and he did not know how Mary Ann would regard such a proffer She promptly and discreetly retired, leav ing the front door open for his exit, and the sweet June sunshine and the soft warm breath of early summer flowing in through

the broad vestibule. "How good you are to me!" she wrote. The flowers were-and are still-exquisite. I shall be down stairs a little while to morrow afternoon, if the doctor is good to me as you are. Then I can thank you, M. L. V.

The hours dragged until Friday after noon came. He had to go to the Witherses' to dinner on Thursday evening, and a dreary, ostentatious, ponderous feast it was. Noc!, in his full dress uniform, was the hero of the hour. He greeted Lane a

trifle nervously. "I meant to have telephoned and begged you to bear me out, old man," said he but this thing was sprung on me after I got home. Cousin Mattie simply ordered me to appear in my war paint, and I had to do it. You are to go in to dinner with her, by the way; and I wish you were on grande tenue instead of civilian spike tail. Here's

And Amos marched him around to one mest after another-"self made men, sir heavy manufacturers and money makers, with their overdressed wives. Lane strove hard to be entertaining to his hostess, but that lady's mind was totally engrossed in the progress of the feast and dread of pos sible catastrophe to style or service. eyes glanced nervously from her husband to the butler and his assistants, and her lips perpetually framed inaudible instructions or warnings, and so it happened that the captain was enabled to chat a good deal with a slight, dark eyed and decidedly intelligent girl who sat to his right, and who was totally ignored by the young cub who took her in-the eldest son of the

house of Withers, a callow youth of 20. You did not hear my name, I know she had said to him. "I am Miss Marshall, a very distant connection of Mrs. Withers' teacher of her younger children, and the merest kind of an accident at this table. Miss Faulkner was compelled to send her excuses at the last moment, and so I was letailed-isn't that your soldier expression?

-to fill the gap."
"And where did you learn our army exressions, may I ask?" said Lane smilingly.
"I had a cousin in the artiflery some years ago, and visited his wife when they were stationed at the old barracks across the river. There's no one there now, I be Listen to Capt. Noel; he is telling about Indian campaigns.

Indeed, pretty much everybody was listen-ing already, for Noel, with much animation, was recounting the experiences of the chase after the Chiricahua chieftain, Geronimo. He was an excellent talker, and most diplomatic and skillful in the avoidance of any direct reference to bimself as the hero of the series of dramatic incidents which he so graphically told and yet the

impression conveyed—and intended to be conveyed—was that no man had seen more, endured more or ridden harder, faster and farther than the narrator. Flattered by the evident interest shown by those about him, and noting that conversation was brisk at Lane's end of the table, the lieutenbrisk at Lane's end of the table, the lieuten-ant soon lost himself in the enthusiasm of his own descriptions, and was only sud-denly recalled to earth by noting that now the whole table had ceased its dinner chat, and that, with the possible exception of the hostess, who was telegraphing signals to the butler, every man and woman pres-ent was looking at him and listening. The color leaped to his face, and he turned toward Lane with a nervous laugh.

"Ed no idea I was monopolizing the

"I'd no idea I was monopolizing the talk," he said. "Fred, old man, wasn't it talk," he said. "Freel, old man, washe is G troop that tried to get across the range from your command to ours when we neared the Guadalupe? Amos and Mr. Hawks had been asking me about the lasse after Geronimo."
"Yes, it was G troop—Capt. Greene's,"

answered Lane.
"You know that Capt. Lane and I are

"You know that Capt. Lane and I are of the same regiment, and, though not actually together in the chase, we were in the same campaign," said Noel apologetically, and then, quickly changing the subject: "By the way, Mr. Hawks, is Harry Hawks, of the artillery, a relative of

"A nephew, captain-my brother Henry's

son. Did you know him?"
"Know him? Why, he is one of the warmest friends I have in the whole army -outside of my own regiment, that is. We were constantly together one winter when was on staff duty in Washington, and whenever he could get leave to run up from the barracks he made my quarters his home. If you ever write to him just ask him if he knows Gordon Noel.'

"Do you know, Capt. Lane, that I have found your comrade captain a very inter-esting man?" observed Miss Marshall; and her eyes turned upon and ber in calm but keen scrutiny.

"Noel is very entertaining," was the reply; and the dark gray eyes looked unchingly into the challenge of the dark brown.

"Yes; I have listened to his tales of the frontier at breakfast, dinner and during the evening hours, since Sunday last. They are full of vivacity and variety. "One sees a good deal of strange country

and many strange people in the course of ten or a dozen years' service in the cav-"And must needs have a good memory to be able to tell of it all-especially when one recounts the same incident more than And Miss Marshall's lips twitching at the corners in a manner sug-

gestive of mischief and merriment bined. Lane "paused for a reply." Here was evidently a most observant young woman. "There! I did not mean to tax your loy alty to a regimental comrade, captain; so you need not answer. Capt. Noel interests and entertains me principally because of his intense individuality and his entire conviction that he carries his listeners with him. 'Age cannot wither nor custom stale his infinite variety;' but there should not be quite so much variety in his descrip-tions of a single event. This is the fourth time I have heard him tell of the night ride from Carrizo's ranch to Canyon Di-

You have the advantage of me, Miss Marshall," answered Lane, his eyes twink-ling with appreciation of her demure but droll exposure of Noel's weak point. "It is the first time I ever heard his version of it. "It is the last time he will mention it in your presence, if he saw the expression in your face, Capt. Lane."

"Do those introspective eyes of yours look clear through and see out of the back of your head, Miss Marshall? Your face was turned toward him. You stopped short in telling me of your cousin in the artillery and your visit to the barracks, and bade me listen to something I did not care half as much to hear as your own impressions of garrison life. Never mind the quadruplex account of the night ride. Tell

me what you thought of the army." wants to know is what the shoulder strap means; and I learned the very first day that the blank strap meant a second lieutenant, a single silver bar a first lieutenant and two hars a captain—that is in the artillery Now, why this provoking distinction in the cavalry? Here's a captain with only one bar, a captain whose letters from the war department come addressed to Lieut. Gor-

'Noel never speaks of himself as captain,

I'm sure," said Lane. "Neither do you; and for a year past, ever since I have known you by sight"-and here a quick blush mounted to her temple "you occasionally came to our church you know," she hastened to explain-"you have been referred to as Lieut. Lane or Mr. Lane; but we know you are a captain now for we saw the promotion recorded in the Washington dispatches a fortnight ago, What was the date of Capt. Nocl's elevation to that grade? I confess I took him for your junior in the service and in years,

"Yes, Noel holds well to his youth,"

answered Lane, smilingly. 'And about the captaincy? "Well, he is so very near it, and it is apt to come any day, that perhaps he thinks just as well to let people get accustomed to calling him that. Then he won't have o break them all in when the commission

does come. Then he is your junior, of course?" "Only by a file or so. He entered the ervice very soon after me." "But was not in your class at West Point?

"No; he was not in my class." "In the next one, then, I presume?" "Miss Marshall, is your first name Portia? I should hate to be a witness whom on had the privilege of cross-examining There are ladies 'learned in the law,' and expect to read of you as called to the bar within a year or two.

"Never mind, Capt. Lane. I will ask you nothing more about him.' "No, Miss Marshall, I presume that my clumsiness has rendered it totally unneces-That night, as the guests were disper-

ing, Lane did what most of them entirely omitted; he went over to the piano and bade Miss Marshall good night "Capt. Lane," she said, "I beg your par don if I have been too inquisition and too

critical, as I know I have been; but you have taught me that you know how to guard a comrade's failings from the world Will you not forgive a woman's weak-"There is nothing to forgive, Miss Marshall. I hope sincerely that we may meet again before I go back to the regiment."

And later, as Lane was walking home ward from a final peep at the dim light in certain window, he had time to think how intolerable that dinner would have seemed had it not been for the accident which placed that dark eyed governess by his side

CHAPTER VII.



Her fair head pillowed on a silken cush fon, reclined the lady of his heart. Lane was awake with the sun on Friday morning, and lay for a few moments listening to the twittering of the sparrows about

through the intervals in the Venetian bilinds. "Does it augur bright fortune? Does it mean victory? Is it like the 'sun of Austerlita?" were the questions that crowded through his brain. Today—today she was to "he down for a little while in the afternoon," and then she "hoped to be able to thank him. Could she?" Ten thousand times over and over again she could, if she would but whisper one little word—Yes—in answer to his cager quantion. It lacked hours yet until that longed for afternoon could come. It was not it o'clock; but more sleep was out of the question, and lying there in bed intolerable. Much to the surprise of his darky valet, Lane had had his bath, dressed and disappeared by the time the former came to rouse him.

to rouse him.

Noel was late in reaching the rendezvous. It was after 10 when he appeared, explaining that Mrs. Withers was far from well, and therefore Cousin Amos would not leave the house until the doctor had seen her and made his report. Lane received his explanation somewhat coldly and suggested that they go right to work with their papers, as he had important engagements. It was high noon when they finished the matters in hadd, and then the captain hastened to the club and was handed a telegram with the information that it had only just come. It was evidently expected. Lane quickly read it and carefully stowed it away in an inside pocket. In another moment he was speed-ing down town, and by half past 12 was closeted with the junior partner of the tottering house of Vincent, Clark & Co. Mr. Clark was pale and nervous. Every click of the "ticker" seemed to make him start. A clerk stood at the instrument

watching the rapidly dotted quotations.

"Have you heard from Mr. Vincent?" was
the first question, and without a word a
telegram was handed to him. It was in
tipher, as he saw at once, and Clark supplied the transcription: "Rossiter refuses. Watch market closely. See Warden instant touches half. Break

predicted here." "Twenty minutes more!" groated Clark, as he buried his face in his hands. "Twenty minutes more of this awful suspense. "What was the last report?" asked Lane in a low voice.
"Ninety-eight and a quarter. My God!

Think of it! Three-quarters of a cent be-tween us and beggary! I could bear it, but not Vincent; 'twould kill him. Even his home is mortgaged.' There came a quick, sharp rap at the glazed door; the clerk's head was thrust in:

"Three-eighths, sir."
"It's time to move, then," said Lane.
"I cannot follow you to the floor—I have no ticket; but I will be awaiting your call at the Merchants' exchange. Mr. Vincent has told you— Better have it in treasury notes—one hundred each—had you not? "I'll see Warden at once. D-n him! he

would sell us out with no more compune tions than he would shoot a hawk. "You infer that Mr. Vincent has had no success in raising money in New York? asked Lane, as they hurried from the of

"Not an atom! He made old Rossiter what he is-hauled him out of the depths, set him on his feet, took him in here with him for ten years, sent him east with a fortune that he has trebled since in Wall street, and now, by heaven! the col blooded brute will not lend him a pitiful twenty thousand.
At the bank Lane found an unusual

number of men, and there was an air of suppressed excitement. Telegraph boys would rush in every now and then with dispatches for various parties, and these were eagerly opened and read. Scraps of low, earnest conversation reached him, as he stood a silent watcher. "They cannot stand it another day." "They've been raining wheat on them from every corner of the north and west. No gang can stand under it." "It's bound to break," etc. To an official of the bank who knew him well he showed the telegram he had received at the club, and the gentleman looked up in surprise. "Do you want this now, captain? Surely

you are not"---"No, I'm not, most emphatically," replied Lane with a quiet laugh. "Yet I may have sudden use for that sum. I telegraphed to my agents at Cheyenne yester-

You, perhaps, ought to wire at once and verify it. "Those are our bank rules, and I pre-

sume it will be done; though of course we Never mind. I much prefer you should. and at once." And, leaving the man of business to attend to the necessary formal ity, Lane strolled to a window and looked down the crowded street toward the massive building in which the desperate ple 'twixt bull and bear was at its height. The day was hot; men rushed by mopping their fevered brows; a throng of people had gathered near the broad entrance the chamber and all its windows were lowered to secure free and fresh currents of air. Lane fancied he could hear the shouts of the combatants in the pit even above the ceaseless roar and rattle of wheels upon the stone pavement. Little by little the minute hand was stealing to the vertical, and still no sign from Clark.
"Has she touched a half yet?" be heard one man eagerly ask another as they dived into

"Not yet; but I'm betting she does inside of five minutes and reaches ninety-nine first thing to morrow." At last boom went the great bell-asingle solemn stroke. There was a rush of men for the street, a general scurry toward the great board of trade building, a rapidly increasing crowd along the curbstones as the members came pouring out, and brokers and their customers burried away toward numberless little offices all over th borhood. Dozens of them passed along under his post of observation, some flushed,

the broker's office underneath.

self appeared and Lane hastened forth to "Saved by a mere squeak so far," was the almost breathless whisper, as Clark re-moved his hat and wiped his claimay fore-"But we know not what a day may bring forth. It's a mere respite.'

some deathly pale, and finally Clark him

"Can the syndicate carry any more weight, think you? Prices jumped up two and three weeks ago. Now they only climb a hair's breadth at a time. I hear they are loaded down-that it must break; but I'm no expert in these matters." "If you were, you'd be wise to keep out of it. Who can say whether they will

break or not? It is what everybody confidently predicted when eighty-nine was touched twelve days ago; and look at it!" "Do you go back to the office from here? Good! I'll join you there in ten minutes,' said Lane, "for I shall not come down town this afternoon, and may not be able to in the morning." And when Capt. Lane appeared at the office of Vincent, Clark & Co. he brought with him a stout little packet, which, after

the exchange of a few words and a scrap or

two of paper, Mr. Clark carefully in the innermost compartment of the big safe. Then he grasped Lane's hand in both of his as the captain said good-by. That afternoon, quite late, the captain rang at the Vincents' door, and it was al-most instantly opened by the smiling Abigail, whom he so longed to reward for her evident sympathy the day before, yet lacked the courage to proffer a greenback. Lane was indeed little versed in the ways

of the world, howsoever well he might be informed in his profession. 'Miss Vincent is in the library, sir, if you will please to walk that way," was her brief communication, and the captain, trembling despite his best efforts to control himself, stepped past her into the broad hall, and there, hurrying down the stairway, came Mrs. Vincent, evidently to meet him. Silently she held forth her hand and led him into the parlor, and then he saw that her face was very sad

and pale and that her eyes were red with weeping.
"I will only detain you a moment, captain," she murmured, "but I felt that I must see you. Mr. Vincent wrote to me on the train as he left here, and he tells me

you know--the worst."
"Mr. Vincent has honored me with his confidence, dear lady, and I-saw Mr. Clark today. She looked up eagerly. "What news had he from New York? Did he tell you-

about Mr. Rossiter, that is? I knew perfectly well what Mr. Vincent's hopes and expectations were in going."
"There was a telegram. I fear that he