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thought you might have acquired the habit during your travels abroad. In that case, I should have been delighted to offer you some excellent cigarettes from my bag."

Jumping up, the girl laughed brightly.

"Poor man! I understand at last. You shall have the cigarettes at once."

"I am so sorry to trouble you, but after such a memorable dinner—" "Yes, yes; I know!" she cried, as she vanished.

Stranleigh listened for the whistle, but the first break in the silence was the coming of Miss Armstrong, holding a box of cigars in one hand, and a packet of cigarettes in the other.

"Then you didn't call for help, after all?" said Stranleigh, a shade of reproach in his tone.

"Oh, it was quite easy. By punching the bundles, I guessed at what they contained, and soon found the cigarettes. Light up," she continued. "I'll do the talking," and Miss Armstrong settled herself comfortably in a chair opposite Stranleigh.

"My father, as I've told you, is a poor business man, and that is why I endeavored to acquire some knowledge of affairs. He has not been a success as a rancher, partly because we are too far from the markets and partly because he chose as cowboys men who did not understand their business and it came about that miners who knew him, and were out of work, applied for something to do, and he engaged them as cowboys, until he had half a dozen on his payroll. These men were excellent as miners, but useless as cowboys, and thus began the gradual loss of my father's money. It seemed, then, a dispensation of Providence that as he rambled over the western part of his property he discovered signs of silver, so he and the cowboys took to their old trade, and worked away at the rocks until all the money was gone."

"Did they really find silver?" asked Stranleigh, interested.

"Oh, plenty of it," answered the girl. "It is evident they have opened a very rich mine."

"Then where is the difficulty?"

"The difficulty is the machinery; there is no capital to purchase it. My father has tried to get the money here. He enlisted the interest of Mr. Ricketts, a lawyer in Bleachers, the only rich man in the town. Ricketts came to the ranch with a mining engineer, and they examined the opening. Seemingly they were not impressed with it, and Ricketts advised my father to go east and form a company."

"My father explained his financial situation, and Ricketts, with apparent generosity, lent him five thousand on a note, payable on demand, with the ranch as security. Ricketts gave my father the address of a lawyer in Chicago, who, he said, would be of assistance to him. The latest word we received from father is that this lawyer, in one way or another, has annexed all the money. Father telegraphed to Ricketts for more, which was refused, and then we received word that he has left Chicago on foot, determined to walk home, since he had not even the money left to pay his fare. We have no idea where he is at present, except that he is endeavoring to reach this place."

"Ricketts at once took steps to foreclose on the ranch. He is apparently quite within his legal rights, but there are formalities to be gone through, and one of these is the arrival of the sheriff to seize the property. That arrival the men, headed by Jim, are determined to prevent, and now, perhaps, you can understand why you rode into danger when you came from Bleachers this morning."

"Then the mine must be a valuable one?"

"I am sure it is; indeed, father could make no mistake on that score. He is an expert mineralogist."

"The position, after all, seems very simple. What you need, Miss Armstrong, is a change of creditors; a creditor who is not in such a hurry for his money. In other words, if you could transfer that debt, you would be out of immediate danger. Would you allow me to go to Bleachers to-morrow, and interview Mr. Ricketts?"

"Most decidedly not!"

"I have with me something more than the amount necessary to settle with Mr. Ricketts, so I think the affair may be arranged; you can go to Ricketts to-morrow, and take up the note. But if the case is as you state it, Ricketts will be reluctant to part with the document. Is there another lawyer in Bleachers?"

"There are two others."

"Well, get one of them to go with you, and make formal tender of the money."

The girl had reddened while he was speaking, and now she said, in tones of distress: "I fear you completely misunderstood my object in telling you of my difficulties, Mr. Stranleigh. My object was not to borrow money, but to explain why Jim Dean shot at you."

"Oh, I understand perfectly why you spoke so frankly, and I am much obliged to you for doing so, but have no hesitancy in accepting this money. It is purely a business transaction, and as you are a business woman, it would be folly to reject an offer so much to our mutual advantage. The security is ample."

"That is true, Mr. Stranleigh, but I have no power, no authority, to give this ranch as security. It belongs to my father."

"Quite so—yet you will receive from Ricketts your father's promissory note. That note you will hand to me. All perfectly simple, you see."

The girl sat absorbed in thought for some moments, then said: "Very well, Mr. Stranleigh: I will take your money."

IT was several days later that Miss Armstrong returned from Bleachers. Her first interest was to satisfy herself of the patient's progress. He had been getting on well.

"You are an admirable physician, Miss Armstrong," he volunteered. "Now let me know whether you are equally capable as a financier."

"I have failed completely," she answered, dejectedly. "Mr. Ricketts has refused the money."

"Did you take another lawyer with you?"

"Yes."

"What did he say?"

"He said Ricketts had no right to refuse, but a different question has arisen. The guide who accompanied you to the ranch brought news of the shooting. Ricketts guessed at once why you were shot at, and the sheriff has signed an affidavit, or some such instrument, to show that his life, and his men's lives, are in danger if they go to seize the property, so this complication has been overcome by some order from the legislature, and the personal seizure is waived. The sale is announced to take place in Bleachers two weeks from to-day. Mr. Timmins—that is the other lawyer—fears that Ricketts is within his rights in refusing the money at this stage."

"This is all very interesting, Miss Armstrong, but we have a fortnight in which to turn round."

"That is so," returned the girl, trying to speak hopefully, but Stranleigh saw she was deeply depressed.

"I am delighted," he said, "for now I shall have the pleasure of trying a fall with the estimable Mr. Ricketts."

But the eyes of the young lord of Wychwood twinkled, and then narrowed. He was in buoyant spirits at thought of a battle, although none would have guessed it except, perhaps, the astute Ponderby, and he was absent.

(Continued in the next number of THE SEMI-MONTHLY MAGAZINE.)

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