

CHAPTER I.

■HAT makes our little debt twelve thousand in all, Miss Bellairs." He lifted his eyes for a moment from the small morocco leather note-book in which he had been entering the details of the last dis-astrous of rubber bridge disastrous, that is, for Dorothy Bellairs—to shoot a quick glance at the tall, graceful girl standing by the fire-place. Miss Bellairs raised her fan, as if to protect her checks from the heat of the glowing coals the glowing coals.
"I know. I will settle with you short-

ly, Mr. Vereker."

It was impossible to keep a certain It was impossible to keep a certain nervous tremor from her voice. She knew it was the end of everything. She could not possibly pay the sum. For six months now her debt to him had been accumulating. It had started with a few hundreds, and grown with an ever-increasing rapidity to its present enormous proportions. On nearly every occasion that she had played Bridge she had been opposed to the South African millionaire. Never once in the preliminary cut for partners had she found herself drawn with him. And he always won. It seemed like some diabolical conspiracy on the part of fate.

The last game had seemed so promising. She had been playing with her host. Lord Bellamy. With a strong hand of hearts, diamonds and spades she

host. Lord Bellamy. With a strong hand of hearts, diamonds and spades she had redoubled her original call of "No trumps." Vereker, who had doubled the call, had then led a sequence of clubs from the ace downward, seven clubs in all, and so won the odd trick, and the rubher. As they were playing £5 points this had meant a loss to her of close this had meant a loss to her of close upon a thousand pounds. Against such illnek what could one hope to do? Already the beautiful estates that had been left her under the terms of her father's and mother's will were mortgaged up to the hilt. Most of her jewellery had been pledged. She had hardly £500 in the bank, and yet she had just told this man that she would settle with him soon! She would liked to have cried, but her pride kept her from showing any signs pride kept her from showing any signs of weakness before Mr. Vereker.
"I have no desire to be pressing, Miss

"I have no desire to be pressing, Miss Bollairs, especially as the cards have run against you so persistently and so long, but the amount is large, and six months is rather a long time."
"I regret the delay. I have told you so already, but in a few weeks now I shall be able to settle everything."
"Of course I can wait, but—I hate talking of these things, Miss Bellairs, believe me—the sum is large—and—and in short I think I am entitled to some security."
She kept her face still shielded from his eyes by her fan. In the great drawing-room beyond somebody was singing one of the beautiful Indian love songs from the "Garden of Kama." She could

not hear the words, but the weirdly lovely music with its haunting undertone of Oriental fatalism stirred her blood

What did these few thousands matter, after all? Indeed, did anything at all matter much? she asked herself, as the Fifteen years ago a girl of eighteen, she had hidden good-bye to Hubert Carnforth. His father, Arlington Carnforth, the old-fashioned Squire of Coniston Hall, had just disowned him, and turned him into the world to make his living as best he could, simply because his son had refused to accept his theory that he must mery the cirl the Squire had had refused to accept his theory that he must marry the girl the Squire had chosen for him. On the steps of Simon's Towers—the splendid Tudor mansion her father had since left her—they had bidden good-bye to each other, swearing to be true to their plighted vow. For ten years he had written to her, telling her of his seemingly hopeless struggle in South Africa. Then his letters had suddenly ceased. For five years she had heard nothing. But she had none the less remembered her promise, and though suitors had sought her hand by the score she still remained single.

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None the less his strange, inexplicable silence had told upon her mentally and physically. For a time she had conforted herself with the thought that he would return, but as the months slipped by this hope faded away, and in its place there came to her a dread that perhaps he was no more. She sought excitement to drown the terror of her thoughts. The little green baize tables and the cards were the anotynes she had tried. cards were the anodynes she had tried. She had played madly, recklessly, not caring. In society she had the name of She as a proper she had the name or a gambler, and there were not wanting many who predicted for the beautiful Miss Bellairs, as she was still called, a cutastrophe of the direct sort. And now



"Oh, Mr. Carnforth, what a mess you've made of all our lives! "