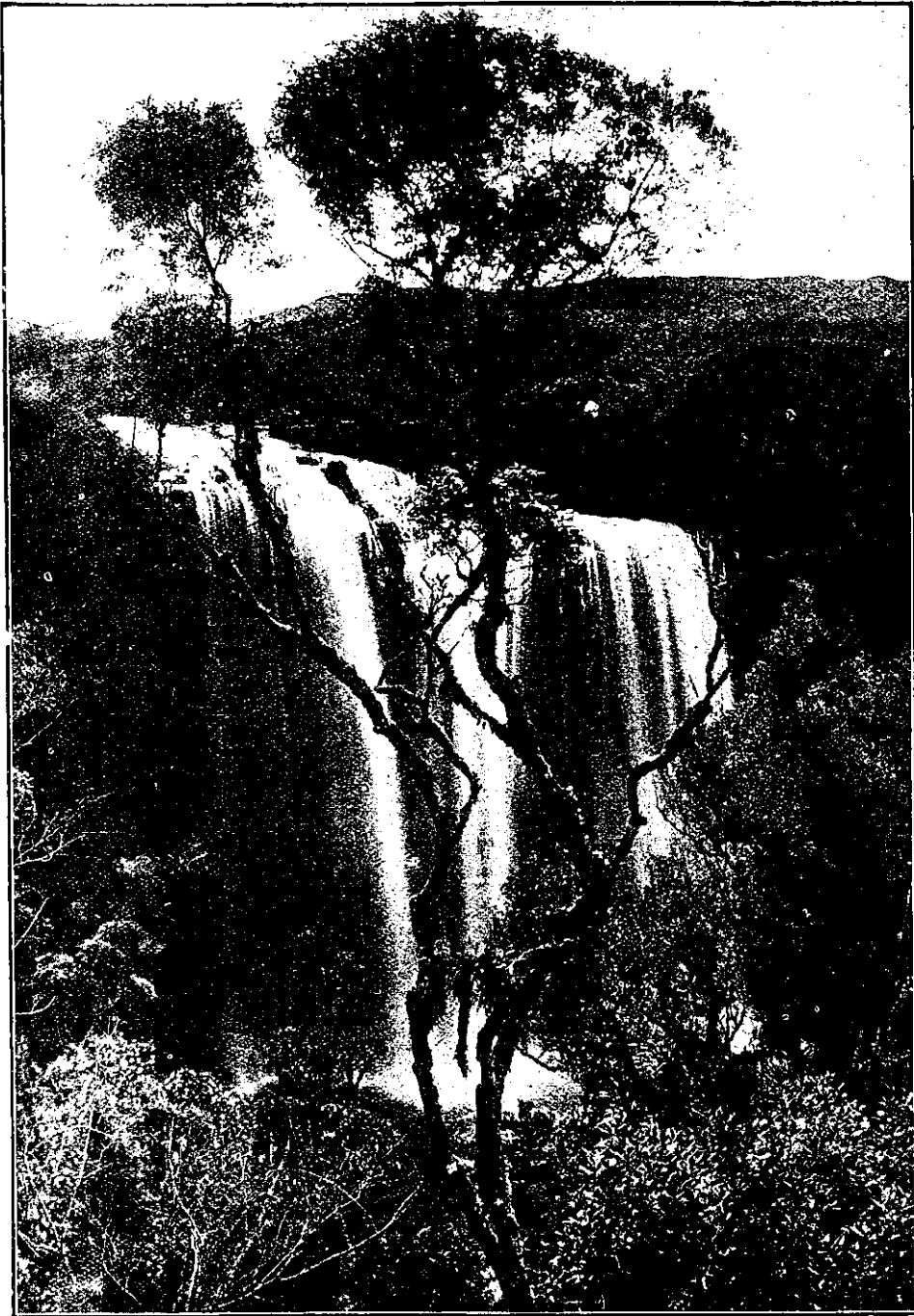


Richard O'Neill's two daughters, Fannie and Sheila, were two of the prettiest girls in the district. Sheila, the younger, was gay, lively, and fascinating in her manner; but Fannie was more beautiful, also more serious and womanly. Since the days of their childhood Frank O'Hagan and Jim Casey had been friends and companions of the two sisters, and succeeding years saw an ever-increasing friendship between them. Both girls had a great many admirers, particularly Fannie, whose lovers were legion; but Frank O'Hagan had ever been her ideal, and held first place in her affections. Unasked and unencouraged, save by the marked deference with which he always treated her, she blushed to acknowledge, even in secret, how

farm would one day be hers, besides a large sum of money in the bank, and Frank dreaded that the world would say, and even Fannie herself might think, that it was on account of her wealth he wished to make her his wife.

Fannie, with mingled feelings of vexation and pleasure, understood why he would not speak, read all the pride that was the barrier between his comparative poverty and her wealth; but feeling somewhat piqued at his coldness, she took a lover's pleasure in keeping him in suspense, never doubting but at last his love for her would gain mastery over his pride, and that he would one day whisper in her ear the oft-told tale. But she under-estimated the strength of Frank's will-



WHANGAREI FALLS.

much she admired him, and she was happy in the thought that he loved her. Love had ever been an unspoken word between them; but his glad smile when he met her expressed more than mere friendship, and the tone of his voice as he addressed her had a significant tenderness that told as plainly as words the true state of his feelings towards her. Yet he fancied his secret well kept, and refrained from giving utterance to the love that was like a steady flame in his soul, because his prospects were not settled. He was the youngest son of a large family, and was, practically speaking, penniless; while, on the other hand, Fannie was an heiress in a small way. Her father's extensive

power. Though ever in dread lest some rich suitor might step in and carry off the prize he so much longed to possess, he had made a resolution not to make mention of his love to Fannie until there came a change in his fortunes.

Matters stood thus, when a short time before Christmas an incident occurred that materially changed all things for him—changed his calm, uneventful, but withal happy existence, for a life of trouble, and well-nigh brought ruin to them all. A frost had set in, accompanied by a slight fall of snow, and Frank, who was a devotee of all out-door sports, was returning after spending the day, with dog and gun, on Altmore