At once I was all excitement. 'Yes, she is Miss Stannard. Do you know her? Who is she?'
Mrs. Baker did not answer my questions at once.

She kept her kindly old eyes fastened on the retreating figure, murmuring to herself such exclamations as 'Poor, poor girl! How terribly she has changed! Poor child! Evidently she has never got over it.'

My curiosity, never very latent, was thoroughly aroused, and again I begged Mrs. Baker to tell me where she had known Miss Stannard and under what circumstances

It was years ago—the year that my husband first developed symptoms of tuberculosis and the doctors ordered him West. We went to a little mining town where the climate was ideal, because Mr. Baker had been in Colorado Springs before we were married and had disliked it cordially for some reason which I never could fathom. Little Creek was a poor place and scarcely more than a village. All the men were miners except the doctor, the saloonkeeper, a strange old fellow who kept the general store, and Mr. Stannard, her father. He was as rich as Croesus but very eccentric, so I was told. In his youth he, too, had worked in the mines, but he had been well educated and, I believe, came of a fine Massachusetts family. In time he made his mint of money, married an aristocratic New Orleans girl, and, instead of going east to live, settled down in a great, unattractive but substantial house in Little Creek. His wife died when Miss Stannard, their only child, was two or three years of age, and he lived on among his books while the girl grew up at an eastern convent and then went back to the village perfectly content to live there alone with

'Unfortunately for Miss Stannard there was no Catholic school in the place and the only church was a tiny, poor place which some priest visited once a month. She was one of those rabid Catholics—you know convent-bred girls are apt to be.'

Mrs. Baker was forgetting that I was a Catholic, but I let the remark pass unchallenged.

'She was brimful of energy and excessive zeal, and she rented the room above Mr. Bauer's general store and taught the Catholic children herself day after day. When we were there her school was in full blast, and the people used to say that the boys and girls under her instruction—there were eight of them—were farther advanced than those of the same age in the public school.

Mrs. Baker leaned closer to me and spoke in a lower tone.

'Now, this is the awful part of the matter. winter afternoon fire broke out in the store. Bauer had gone to the saloon and no one was near, so it made terrific headway before it was discovered. Suddenly it burst through the floor of the upper room where Miss Stannard was teaching her class, and in an instant the side nearest the door was enveloped in

'Miss Stannard was young, she loved life as we all do, and I, for one, never thought that she should have been blamed much—but she was. have been blamed much—but she was. She did the natural thing; any other course would have been simply heroic, and most of us aren't heroes though

we expect other people to be.'

Mrs. Baker finished, her sentence slowly and thoughtfully and then stopped short in a most tantalizing way.

'Well, what did she do?' I asked impatiently. (To be concluded next week.)

Portraits Are Cur Forte

Sittings a pleasure, not an ordeal at the "Tesla" Studios, opposite Post Office, Wanganui, so the hackneyed phrase no longer required—sooner have a tooth out.

Enlargements made from any photo. in black and

white, sepia, or water colours.



Love Is Pictured as a Boy,

By artists and poets. 'Tis he who turns men's heads and thoughts to betrothal rings to adorn his lady's hand. Then 'tis only natural for him to think of Dunn's, for there will be found a well-assorted choice of jewelled rings in every style. Especially pleasing are the ruby and diamond, and emerald and diamond cluster rings at £12 10s. Also splendid value in ruby and diamond and sapphire and diamond half-hoop rings at £5.

$\mathbf{F}.$ \mathbf{J} DUNN

THE CORNER JEWELLERY STORE,

STAFFORD and BESWICK STS., TIMARU.



H .S . BINCHAM & Co.

(LIMITED.)

(LATE G. MUNRO & SON)

MORAY PLACE (near King St.) DUNEDIN.

Monuments erected, cleaned or repaired in any Cemetery. Inscriptions engraved. Concrete Kerbing and Iron Railings.

"K" Brand of Oamaru Stone in any quantity, supplied from our Quarries at Teschemakers.

Architectural and General Building Masonry.

You will save money on furniture when you buy it here, and secure at the same time, the newest styles and the best quality.

We employ expert workmen, so that the workmanship and finish of our furniture may be perfect.

It's to your interests to inspect our furniture, Better do it soon.

FURNITURE MANUFACTURER, TIMARU.