

showing signs of youth, were heavily lined, and his eyes had a troubled and hunted look. As he came over to where we were seated, he nodded familiarly to Beaumont. I was introduced and sat listening while my new acquaintance, Billy Shearer, passed the commonplaces with my chum. Their conversation, being on nautical subjects, soon lost interest for me and my thoughts wandered about at random. I was brought back to my friends by a chance remark from Billy as he arose to leave.

"Mighty sorry, Mr. Beaumont to hear of your losing so much money in that bank failure. It's sure tough. Do you think you will get it back?"

"Oh, yes, Billy. I am not afraid of losing it, but you see it was all the ready money I had, and I was planning to take a trip East to meet my sister in Chicago and now I will have to pass it up. It will go kind of hard on that account, but—well it's all in a life time you know, Billy."

"Yes I guess you are right there," answered Billy, as he stood twirling his hat about in his hand. He suddenly straightened up as if struck by a new idea and his eyes took on a new light.

"See here, Mr. Beaumont, I've got about one hundred dollars saved up and—won't you take that and maybe you can scrape up some more and go on and meet your sister. You can pay me back whenever you get ready. I don't need it now you know."

"Oh, no, Billy, I—"

"Now don't you go making excuses. I ain't forgot them kindnesses you did for old grannie last winter before she died, and it ain't just on the square to pull out and not let me try to pay back."

Of course Beaumont could not accept the generous offer of this kind friend, much to Billy's sorrow. As he shuffled off, a man still young in years, but old in experience, he was a typical example of the Undertow's victims. He had put up a strong but losing fight against unsurmountable difficulties, and now, while at the very stage of his life when he should be making the most vigorous strides forward, he was beginning to lose his grip, and was being carried adrift by the resistless forces of the Undertow. And though not rich in worldly goods and wholly uneducated in art and literature, still he was to me a living example of that old phrase, more true than poetical: "A man's a man for a' that."

—H. A. Dalzell.