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A MAN OF FAITH
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By Harold Carter.

When Billy Durham was at school he was the butt of his companions, because he believed everything that he was told. As he grew older, however, instead of jeering at him the fellows used to go to him with their confidences. He had that captivating frankness and belief in human nature



'Give Me Ten Shares.'

that, when genuine, proved irresistible.

Later, in business life, the same rule held good. For instance, when Billy inherited a thousand dollars from his father, he went into the office of Mr. Montgomery, who was advertising that there was a fortune in walrus oil. All you had to do was to buy a few hundred dollar shares in his oiling vessel, and the profits would be exactly 1,000 per cent. That, how-

ever, did not include the income from the sale of the hides and ivory.

"It's wonderful," said Billy, plunking down a thousand dollars. "Give me ten shares. Can the oil be used on typewriters?"

Mr. Montgomery looked at the young fellow, and perhaps he began to remember his own youth—or else all his shares were sold. "I'll let you know," he said wearily.

But Mr. Montgomery found it advisable to depart suddenly from town a few days later; so Billy never knew.

It was just the same when Billy was discharged from the insurance office. Mr. Somers, the manager had been ordered to lay off some of the employes. He thought Billy was not cut out for the insurance business. "You'd better lay off for a while and look around to see if you don't find something more suited to you," he said.

He never expected to see Billy again, but, five weeks later, Billy was found at his desk one morning. "I didn't see anything I like better, so I came back," he said. Billy stayed and was promoted to be assistant manager by old Rayden, who had taken a fancy to the young man.

Old Rayden, being a millionaire, was not the man to pick up an insignificant subordinate and take him into his home. However, Billy had been to the Madison avenue mansion once or twice with important papers. He had seen Elsie Rayden there and had at once fallen in love with her. With his simplicity of mind, it did not occur to him that there would be any difficulty about marrying her, provided he could make her love him.

That summer he brooded over his work, hoping against hope that the occasion would arise for him to go to Mr. Rayden's house again. But he was not summoned, and presently he discovered through the papers that Elsie Rayden was spending July at Atlantic City.

Billy took his vacation in July and went there. He met Miss Rayden on