## CHEQUE NO. 9031.

## A FASCINATING ROMANCE OF A LONDON SUBURB.

By the Author of "By Crooked Paths," "Sheathed in Velvet," Etc.



referring to a few trifling events which have no direct connection with my story, otherwise it will stood why I bewhen the crisis arrived. I know that many of my friends have accused me of culp-able weakness,

and even of con but then they do not know all the facts I am a colonial merchant, by name

Gerald Quinton, and at the time I am going to speak of I was 33 years of age. My father had been dead about fifteen months, and I was still living with my mother and my one unmarried sister in the pleasant old gray stone house at Claybill, which I had looked upon as my home all my life long. I was my mother's only son among five daughters; and, if I was not as conceited a specimen of humanity as one could meet in a day's march, the fact was due to my father's wise foresight in sending me here, there, and everywhere for a year or two's residence at one or another of his distant branch houses, instead of keeping me at home to be spoilt by the

Now, however, I had promised my mother not to roam again unless under the pressure of actual necessity, and had taken my place as the resident head of the house of Quinton, Hill, Craxhammer & Co., of Billiter street, E. C., Montreal, Port Elizabeth, Melbourne, Bombay, etc.

This matter of self introduction over, I come to a more difficult part of my story—the introduction of my heroine. She was the only daughter of the leading Clayhill doctor, and her name was Cynthia Debenham. She had one brother, two years younger than herself. Cynthia was 23 and Horace 21 when my story begins with the death of their father, Dr. Debenham.

I had gone down by my usual train, the 4:25 from Liverpool street, and was surprised, on leaving the carriage at Clayhill, to see my sister Jemima waiting by the door of the station with a worried, anxious look on her face, which was most unusual.

'Hallo, Jem," I exclaimed-she was named Jemima after her godmother, a rich maiden aunt; and her only consolation under the affliction was that the obnoxious name was capable of this manly contraction-"what are you doing down here at this time? Isn't this the hour usually devoted to tea and scandal. served up hot?"

She did not answer me; and, looking at her more closely, I made the astounding discovery that she had been crying. I hurried her into the dog cart without another word, and waited before asking my next question until we were clear of the straggling stream of passengers. What is it, old lady? Don't bre

down out here if you can possibly avoid What has happened? "Dr. Debenham is dead."

"Dead? Good heavens, how shocking! Why, he went up with me this morning, Jem, and seemed in splendid spirits! Was it an accident?"

"No; he came down by the 1:30, took a fly, and went straight home. Cynthia was surprised to see him back so soon, and wanted to get him some luncheon but he said he didn't want to be bothered, and almost shut the study door in her face. She said she thought there was something rather queer in his manner, and felt anxious, thinking the sun had been too much for him, or something of the kind. So, instead of going away, she sat down in the hall to be near him. She was tired, having been in the garden all the morning, and, sitting there in the silent hall, was almost ep, when she was roused by the sound of something heavy falling inside her father's study. Without stopping a moment to think, she rushed in and found him lying face downwards upon the floor. They did everything they could, but Mr. Jennings declares he was dead when he fell."

"And what do they say it is?" "Heart disease; but there is to be an

'Poor Cynthia!"

"She is wonderfully calm," said Jem, with the tears running down her good natured brown face. "If she had cried and made ever so little fuss. I should not have been so upset; but her patient. mournful white face is more than I can stand. She grieves terribly about Horace. He and his father parted in anger the last time they met, and she thinks the memory of their quarrel will be so terrible for the poor boy now."

"A good for nothing young scapegrace!" I muttered, with a complete absence of sympathy. "She need not worry herself on that score, Jem; Horace won't grieve much, unless his own interests are touched very nearly. Who is with Cynthia now?"

"The mother. We want her to come home with us to-night."

"She'll not do that, I'm certain, Jem; she won't leave the house until after the funeral. Cynthia is not the girl to spare herself when there are duties to perform. and she will think it her duty to stay at the house in Park street until everything is over. Then there's Horace, too, to look after. Can he get here to

"He can get up to town from Oxford; but I'm afraid he'll miss the last train down. Here's Park street. Will you

come and see Cynthia?" I shrank instinctively from this suggestion. I loved Cynthia very dearly; and I believed she loved me-in fact, she had almost admitted that her duty to her father and brother was the only obstacle when I had asked her-six months be fore-to be my wife. Anything I could do forher good, I would; yet the thought of going to Dr. Debenham's house just

now was repugnant to me.
"I'll come if I can be of any use," I said, feeling some self contempt at my own weakness; "but I don't suppose she will see me, Jem."

"Perhaps not; but it will look kind: and, even if you don't see her, you may be of use."

So we got down, left the cart at the top of the street, and went in at the smart chocolate colored gates, and round the next drive to the side door of the doctor's prosperous looking house. could scarcely realize that he lay dead within, cut down in the prime of his

manhood by this awfully sudden strokel The scarlet geraniums and the roses were in full bloom on the front lawns—vivid and, on the tennis lawn at the side of the

and, on the tennis lawn at the side of the house, the nets were still up.

Jem and I had been playing there the night before, and I had picked a pebble off the grass and put it on the top of the summer house. I remembered some remark the doctor had made about the stone remaining there until I took it down again—I was reputed to be the tallest man in Clayhill. As I turned into the house I saw the pebble still where I had put it, and the trifling incident brought home to me a swift realization brought home to me a swift realization of the words, "In the midst of life we are in death." I had to wait a few min-

are in death." I had to wait a few minutes in the little side passage to recover
my self possession before I risked meeting poor Cynthia. She saw me just for
a few moments.

"Your mother has been so good, Gerald!" she said gratefully, raising her
patient hazel eyes to mine. "But I can't
come to you, as she wishes. There is
Horace to be thought of, you see; he will
suffer so terribly over this! We shall
want to be alone together until the first
wrench is over. But you'll know I'm
grateful all the same, won't you?" grateful all the same, won't you?"

Jem was right! This calm, self con

tained grief was a thousand times more touching than cries and sobs would have been. As she stood there, with the tears quivering in her steadfast eyes and her lips set in the saddest curve I have ever seen, but without a sound or movement about her suggestive of the indulgence of grief, I felt as if some one had sud-denly clutched my throat in a grip of steel. I raised her hand to my lips in passionate sympathy, and left her with

my mother.

Before that week was out Cynthia
Debenham had need of all the sympathy
we could give her. When the affairs of the dead man were examined, they were found to be in an almost hopeless state of muddle. He had dabbled in financial schemes; and on the day of his death he had lost about twelve hundred pounds. This discovery left no doubt in my own mind that his money troubles had had a

large share in causing his sudden death. Horace, when he found how things were, wanted to offer the creditors a composition; but Cynthia succeeded, after days of patient persuasion, in talking him out of this idea. The brother and sister came to us the evening after the funeral, and discussed their future plans in the twilight after

"Horace wanted to secure a few hundreds out of the estate and emigrate," Cynthia told me, as we sat a little removed from the others; "but I knew it was a hopeless scheme. What do we know about farming or sheep raising? We should certainly be swindled out of our little capital, and come home at the end of a year or so absolute paupers. Besides, there is our father's good name to be thought of. Mr. Sedger tells me that, if we are satisfied to leave every-thing for the creditors, we shall be able to pay them in full."

"But," I remonstrated, "the creditors themselves would not expect such self denial as that. It would be preposted to leave yourselves without a penny in the would!

"We sha'n't quite do that," she an swered, with a certain quiet, gentle decision in her voice which I knew of old to be absolutely without appeal. "We shall take furniture enough to make two or three rooms comfortable—the breakfast room chairs and couch and so onand start housekeeping on our own ac-count in a very humble way in town. Horace has decided to accept your offer, and to enter the office at once, Gerald.' "That's all right as far as it goes; and

I'm glad of it!" I said grumpily. what about you, Cynthia? It does boys good to rough it a bit; but I don't like the notion of your doing it. You don't know what life is like in a fourth or fifth rate suburban lodging house, espe cially when you're cramped for money, as you would be." 'Now, don't be hard on my poor little

plan!" she whispered pleadingly. "You don't know what trouble I've had to talk Horace into it; and, if he once gets a notion that you are against it too, I shall have all my trouble over again. I assure you, Gerald, it is the only honest course open to us! As for being cramped for money, that can hardly be possible with the hundred and fifty a year you have offered Horace and the sixty or seventy I shall earn!" You earn? How?"

The tone of her voice was more plead ing than ever as she answered softly: "I mean to get an engagement as daily governess in a family."

"It is all a pack of romantic nonsense!"

I exclaimed, angrily. "Why can't you make yourself contented here with my mother and Jem for a few months until your first mourning for your father is over, and then come to the home I will prepare for you?"

"You are so good, Gerald! But Hor

"Why should your life be sacrificed to Horace?" I cried again. "If he can't live alone on his salary, let him come and make his home here and be a son to my mother when I am no longer with

Her face flushed vividly, but she suppressed her emotion and answered quiet ly enough:

"Do you think we could consent to live on your charity like that? Even while you propose it you know well enough how impossible it is for Horace to accept such an offer."

"Then let him live en garcon in these lodgings you speak of, and you come here to my mother until- Ah do, Cynthia!" I cried imploringly, as I saw her lips tightening resolutely. "Let me beg of you not to expose yourself to the petty wearing discomforts of such a life as you propose. You can form no idea of what it is like!"

"It is all very well for you to talk about living en garcon, with your knowledge of the world and your extended experience, not to speak of your thirty odd years of wisdom. But with Horace a lonely life in London would be a very different thing. Think of the poor boy-he is really not more-after a long day's work in the office with noth ing to go home to but empty rooms! Would he go home to them? You know he would not. I don't want you to think I imagine that the mere knowledge of my presence will always keep him steady. but I do believe it must have a certain influence for good with him. It will make him a little careful in choosing the men he brings to his home, for one thing. and that in itself is worth making some sacrifice for. My poor mother always

recognised Horace's one rock ahead, his moral weakness; and his godfather, Capt. Sillicotes, used to say that he carried plenty of canvas, but was short of balast. That's what I am going to be—his ballast. The day before mother died I promised her faithfully that I would take her place as far as I was able, and I must

her place as far as I was able, and I must keep my word."

I knew every sentence she had spoken was distilled wisdom, and yet my very heart and soul seemed to cry out against this sacrifice of our two lives. Knowing well enough that I was beaten, I yet put forth one last faint plea, but without any hope whatever for its success.

"And what about me, Cynthia?" I asked, still holding her hand in mine, so that she should not escape and leave the question unanswered. "Have I no place at all among your unselfish schemes? Is everybody's good and comfort to be thought of but mine? Am I the only person for whom you have no consideraperson for whom you have no considera-

She flushed again, with evident signs of distress, and tried to withdraw hand, but I would not let her.

"You cannot compare yourself to poor Horace," she whispered, so low that I had to bend my head to catch the answer. "I know all this is hard on you, Gerald, and you will never know how sorry I am to be the cause of trouble to you; but I've thought it all out very carefully, and have come to the conclu-sion that my first duty at present is to my brother. Look at his position. Last week he was at the university, with a de-cent allowance from his father; today he has a clerkship in prospect, and years of drudgery before he can hope for any measure of success. In this comparative poverty he has no one in the world to stand by him but one well intentioned but inexperienced woman. In choosing between you how can I refuse to stand by him in his loneliness and disappoint-ment? You have wealth, position, friends

"That is enough!" I interposed, shamed out of my selfishness for the moment by her great hearted generosity. "You are right, Cynthia, as you always are. But, if I could have my choice, dear, I would give your brother all the wealth and give your brother all the wealth and position in exchange for you, and think it the best bargain I had ever made." Her pale face lighted up radiantly at this. "You've done the best stroke of business in your power for the boy," I added jokingly. "You'll see at what a surprising rate he'll climb to the tallest stool in the counting house of Quinton, Hill, Craxhammer & Co. And then, as soon as he's in receipt of a sufficiently large salary to support a wife, I shall marry him off hand; and then"—
The last word left my lips in a tone of triumph which there was no mistaking, and she smiled in a manner

that was as good as a spoken assent. "Well," said Jem, as we joined the other group, in which Horace had been holding forth to my mother and sister on what he should have done at the Anti-podes if he had been allowed to follow his own inclinations—"well, Gerald, have you been able to talk that obstinate girl nto a reasonable frame of mind? Have you converted her from this governessing

"Au contraire, she has converted me,

"I should like to hit you," said Jem shaking her little brown fist close to Cynthia's nose; and then, changing her mind, she put her arms round my dar ling's neck and squeezed her tightly.
"You poor, pale, beautiful old thing,"
she said, with an odd little catch in her voice-"what an example you are to the

CHAPTER II.

When I went to pay Cynthia my first visit at her new home at Kentish Town, it seemed to me that of all the vile places nad certainly chosen the vilest. It was cheap, and convenient for Horace's journeys to Billiter street, she told me, and also for her daily appointment as governess to the two little daughters of a very great man on the Stock Exchange, who lived in one of the largest houses near Regent's park.

The rooms themselves were light and airy, and Cynthia's cunning fingers had already given them a look of home.

"You will be able to put up with it for an hour or so in the afternoon, once or twice a week," she said, in her mos downright style; "because I shall take care to have everything always at its best by 4 o'clock, on the chance of your coming. But you would soon find the difference if you were to spend the whole evening here, and sleep and get up and dress the next morning. Every day since we've been here the people down stairs have had bloaters for breakfast: 1 don't think you would care to make your first meal off the odor of your neighbor's. Then the street organs begin so early here; I think most of the men's daily rounds must commence at this end of the town, for we've had two or three

organs every morning at breakfast."
"I think I could stand the organs bet ter than the odorous breakfast," I said, with a grimace; and she laughed and de clared she had almost ceased to notice it

months, I, in my selfishness, running over to Kentish Town as often as I possibly could for an afternoon chat with Cynthia. and never thinking to ask if it were convenient for her to have me there so frequently, when Christmas time came and brought with it a disquieting discovery.

Cynthia was looking worn and harassed. I had not seen her in the clear unmerciful glare of moraing sunlight since she left Clayhill, in September, until she went back there to spend the blessed respite of her Christmas holidays

with us. We all three went down together-she Horace and I-by the usual train on the Christmas eve, and there was so much mutual pleasure over the meeting and such an amount of news to be exchanged among the ladies that even my mother, one of the most observant women in the world where people's looks are concern-ed, was deceived by her visitor's animation during the evening of her arrival, But when Cynthia entered the breakfast room on Christmas morning, with the sunlight shining full upon her face, I stopped half way as I went to meet her, with the dear old greeting on my lips, and stood looking at her in sudden



I stopped half way as I went to meet her. What is it?" she asked, alarmed at

my manner. "Has anything happened?

Is Hornes"—
"He's all right," I said, going on towards her and putting my arms round her and embracing her tenderly.
How was it I had not seen this change in her before? She had always been pale, so I did not set much store by her present pallor; but what had brought that look of distress to her face—that wild, anxious expression into her eyes, that sadly pathetic droop about the corners of her lips?

All through breakfast time I asked

All through breakfast time I asked myself these questions over and over again, with ever increasing anger at my own past blindness in not having noticed the change before. My mother and Jem saw it, too, I knew, but they made no remark on the alteration to Cynthia herself; and I wondered why they were thus stlent. I took Jem aside after breakfast and

spoke to her about it.
"Haven't I noticed the change?" ried, echoing my words ironically.
"Why, I went back to the mother after I had been to wish Cynthia a merry Christmas in my night dress this morning, and told her I didn't know where your eyes

had been for the past three months not to have seen it coming on. Whatever you do, don't say anything to her about it! She was quite distressed because I told her she didn't look well, and she forced such high spirits all the rest of the time I was in the room that I could have cried over her." "Her unvarying cheerfulness before

meall this time must have been assumed, Jem. You know I can't see her until after 4, because of this confounded governess business. She doesn't leave Mel-ford's until half-past 3, except on Satur-days; and she asked me to leave her that afternoon for Horace, so I have not seen her by daylight for months until this morning. What's to be done?"

Jem looked round cautiously before

she answered. "We have arranged it beautifully. The mother is going to have symptoms of sciatica to-morrow morning, and Dr. Jennings is to be sent for to apply the battery. Of course, hearing Cynthia is here, he will want to say 'How d'ye do?' and before he sees her I shall tell him how anxious we are about her. He'll manage to take her measure pretty correctly, without letting her into the se-

That was not a very cheerful Christ-mas day for me. We had decided, on account of Cynthia's mourning, to make our party a strictly family affair; but, even if the great old house had been full of guests, I should still have carried that dead weight of care in my heartweight which increased with every glance at Cynthia's face throughout the day.

After dinner, when Horace and I were alone, I tried to sound him about his sister's health; but he either would not or could not give me any information. Being conscious of a hostile bias in my judgment of all Horace Debenham's sayings and doings, I was always trying to fit of the doubt, when there was room for doubt at all. So, when he told me he had not noticed any change in Cynthia, that she never complained, never seemed ill, and was always in good spirits, I tried hard to believe he spoke as he really thought, and that in very truth he ha not noticed the alteration that had so scared us all.

"He is such a disgustingly selfish young beggar," I told myself—"as long as the poor girl's illness did not prevent her from attending to his little wants he would let her die before his eyes, and

never notice it." The next day, when Jennings came, I contrived to be in the library with Cynthia. As this was not to acknowledged professional visit, I felt there could be no impropriety in my present. Jennings and Dr. Deber ham had been old friends, so there was considerable cordiality on both sides when he and Cynthia met. I stepped back a few paces, watching and listening; and through all the medical man's chat tiness I could see how keenly observant

he was of Cynthia's every movement. "And how do you like the governess ing?" he asked presently. "Do you find it congenial work, or is it rather against the grain-eh? A little bit like going back to the treadmill every morning, I ex-

Cynthia opened her eyes widely at this

view of her occupation.
"Oh, no!" she cried. "I quite enjoy it; I would not be without my work for the world. My pupils are two of the most delightful little women you could meet anywhere, and I believe we are a constant source of pleasure to one an

other. Mrs. Melford wanted me to spend Christman with them, but of course' "Quite so," interposed Jennings jocularly-"here was metal more attractive -eh,Quinton?" He glanced at me swiftly, and then turned his eyes again to Cynthia's face, saying abruptly: "Then it certainly is not the teaching that makes you so terribly wakeful at night. At these words a deep flush suffused her cheeks and forehead, and there was a sudden expression of alarm in the glance she gave Jennings. She at once suppressed all signs of emotion, however,

and laughed rather nervously. "Who told you I was wakeful?" she asked, with a playfully defiant air; and then, without giving him time to answer the question, she broke off into a whole string of inquiries concerning this, that, and the other person, and completely blocked the subject of her own health.

When Jennings went, I left the room with him, meaning to ask his opinion in the hall; but Cynthia followed us with some forgotten question—remembered, I believe, on the spur of the moment, to prevent Jennings from saying anything to me. She evidently did not suspec the existence of our plot, and wanted to keep him from imparting his judgment

I was too anxious to wait until my next meeting with the doctor, so I put on my hat, and walked to the gate with

"Well," I said, as soon as we were out of earshot, "what do you think? Is there anything really wrong with Cynthia's health? His answer, in the form of another

question, set me wondering. "What is it that is worrying her?" "Nothing that I know of, or can guess

"And yet she has a worry of some sort, Quinton-a worry that is ever pres ent with her. Can't you get her to tell you what it is?" "How can I? You saw yourself how she shied the moment you spoke of her health."

"Oh, her health, from a purely phys

ical point of view, is right enough!

mean she would be in perfect health but

for this mental disturbance. She has one

of the soundest constitutions I have known. I wish you could find out what it is that is bothering her so " "I'll try," I returned rather hopelessly but I'm afraid it will be of no use. 1 she had meant me to know she would have told me voluntarily. But, if she

does not mean me to know, it is not of much use my trying to find out." Well, something ought to be done. he said, with an emphasis which convinced me he thought rather seriously of the matter. "She has evidently had a

heavy strain on her nerves for some time

—a manning trouble, I should fancy; and the strongest mind cannot stand suc-cessfully against that sort of thing. I don't like that insomnia! How does she look the first thing in the morning?"

"Why, that is just what first opened my eyes!" I cried, startled by the doctor's words. "She looked terribly ill when she came down to breakfast yesterday morning; her face was quite baggard and

"I see," he said thoughtfully—"scarce-ly any sleep at all, and what sleep she does get is so tormented and worried by dreams that she had almost better be nwake. Well, you see, Quinton, this is a matter beyond the reach of pills or draughts. I could certainly give her something to send her to sleep, but it would do her no real good. What you want—and it is the only thing that will be of any use—is relief to the mind. Let me see—this is Friday, and she is not going up to town until Monday after-noon, you say. I'll look in again on Sun-

His lips drooped expressively as he shook hands, and I watched him march away down the snow covered road feeling desperately wretched and helpless.

What was I to do—or, rather, what could I do if Cynthia still chose to main-

tain this obstinate reserve?

However, I determined to make an effort to discover what really ailed her, so after luncheon I ordered the dog cart, and told Cynthia to get ready for drive. She tried to get out of it at first, but I was determined, and at length she gave way. She had pleaded the cold as as an excuse, so, when she came down ready dressed, I sent for my mother's fur lined carriago cloak and insisted on her wearing it over all her other garments, and saw myself that the foot tin was really hot before we started.

We talked on every day matters until we were fairly through Claybill and out on the open road beyond, and then worked round to my topic. "Does the cold get in anywhere?"

asked, turning round to see that the bearskin was well tucked in on her side, and noting gladly the increased bright ness of her eyes and the slight tinge o pink in her cheeks.

She smiled eloquently as she answered "Not anywhere; you've not left chink for 'my lady wind to set her foot in.' It's delightful coming out with you, Gerald—you take such care of one.'
"The drive is doing you good already,"

I said, jesuitically.
"I can feel it is!" she cried, with a joy ous laugh. "The air is so exhilarating every breath I draw seems to give me fresh strength. I feel that I want to shout with gladness."

"You ought to have more air than you do, Cynthia. I don't believe you would have those wakeful nights Jennings spoke of if you spent more time out of

She paused before replying, and I almost fancied she argued with herself during those few moments whether it would be wiser to tackle the subject boldly and finish with it for good or to let it drop. Whether she discussed the matter or not, she adopted the former

"I'm glad you mentioned that," she said, speaking slowly at first, but more quickly afterwards, as I uttered an exclamation of incredulity; "very glad because I can say to you what might have offended Mr. Jennings if I had said it then. You know that is all a myth about my not sleeping—at least," she ex-plained, as I turned to her with a reproachful glance, "it is a myth in the quite a serious matter—as if I never got any sleep at all, while the truth is I have merely been kept awake more or less the last fortnight by violent neuralgia."
"Then why didn't you tell Jennings
that?" I asked, looking steadily at her.

for a moment she faltered, and a sad little tremor passed over her face; it was almost an admission of untruth, and I was going to overwhelm her with an avalanche of entreaties for her confidence, but she was too quick for me.

"Can't you see for yourself why I did not tell Mr. Jennings?" she said, with a forced gayety that was very painful to see. "He would have dosed me unmercifully with nauseous messes, and I wanted to have my little holiday down

here in peace. "Cynthia," I remonstrated, laying one upon hers, and, after glancing ahead to see that the road was clear, let ting the mare do pretty much as she liked, "won't you tell me about this trouble that has crept into your life, dear? If the force of circumstances keeps us apart, that is no reason why we should not help each other in every way we possibly can. Let me help you

Her lips quivered, but she kept her self control wonderfully as she answered me, with her eyes fixed upon the hori-

"You have helped me, Gerald-no body could have helped me as you have; you have been the soul of generosity and forbearance always. I don't need any help from you now, dear." "Not in this new bother? Let me

share it with you, Cynthia!" "It is all nonsense, you know," she de clared, shaking her head gently. "There is no new bother that you can help me in. Now let us forget all this nonsense and enjoy our drive. Wake Nancy up, Gerald; I like to move quickly through the air-it's like drawing two breaths at once to feel the wind flying past one."

I felt I could do no more after this. Looking back I often try to find out where the mistake began, and if it originated with me; but I cannot see what else I could have said or done. In spite of all my love for her it was evident that Cynthia would not give me her confidence.

CHAPTER III.

At the time these events were taking place I was a shining light in the Society of Freemasons, and on the day Cynthia left Clayhill-the Monday after Christmas day-I had to attend my lodge in town. It was an important occasion, and I was likely to be kept there very late, so I brought up my bag with me in order that I might dress in Billiter street and go back there to sleep, as was my usual custom when unable to catch the last

In my new anxiety, born of the distressing change in Cynthia, I had determined to see more of Horace than I had hitherto done. I thought be had perhaps told his sister how little notice I ook of him during business hours, and I blamed myself when I thought that my neglect of the boy had possibly some share in her worry. I rated myself soundly for my want of charity in letting the memory of his past selfishness preju dice me against him now, when he had shown his willingness to do his best to keep his father's name untarnished before

On this particular Monday morning, as he and I drove together in a hansom from the station to Billiter street, I tried to open the way towards a more genial

"I'm going to stay at the office tonight," I said; "we've got a heavy evening's work on at our lodge, and I shall not be able to get away in time for the

"Got your dress clothes there, I suppose?" he answered, touching my bag "Yes. By the by, we don't dine until 7; I shall be having a pretty square lunch at 2 o'clock. Will you have some with me, Horace?"

"I shall be only too glad if you will make it all right with old Levens; he's so awfully down.

awfully down on us juniors if we're five

minutes over our time."

"I'll see to that," I said, as the cab drew up. "I'll tell him I want you."

I remember we were very busy that day, as we always were after a vacation of nearly a week. Indeed I myself was so much pushed for time that, had it not been for my appointment with Horace, I should have had some food sent in from the nearest restaurant and extent in from the nearest restaurant and eater in from the nearest restaurant and eaten it in the pauses of my letter writing. However, in the circumstances, that arrangement was not to be thought of, so I managed to get out for an hour somehow, and made up for it by sticking to my work until the last minute.

At a little after 6 o'clock Horace came into my private office with some letters.

into my private office with some letters for me to sign, and immediately afterwards his special bogey, Levens, came came to ask me for a cheque I had prom-

ised to some charity.

I took my private cheque book out of the table drawer in front of me, filled in the cheque hurriedly, passed it to him,

and then went on signing Horace's letters.
"I say, Horace," I said, when I had
nearly finished, "you might wait and
help me to get into my evening coat; I'm
so pushed for time, it's just as much as
I shall do to the said. I shall do to save my character for punctuality; and they are so precious particular. "All right!" he answered. "I'll come

back as soon as I've given Richards these—he's waiting to run up to the general with them." "Tell him to take a hansom, or he'll be

late," I called after him; "and he can bring it back for me."

Then I began to clear my table as quickly as I could, and, while I was doing so, I heard the clocks chime the half hour after 6. Without stopping to finish my task, I dashed up stairs and began to dress as fast as I could.

Horace followed me in a few minutes.

unpacked my bag, and helped me into my things.

my things.

Richards, who lived on the premises, was back again by the time I was dressed, and was waiting in the hall, with the keys in his hand, to lock up. After office hours we went in and out by a small side door, which led into the dwelling part of the house, from which the offices were separated by heavy doors have way down the hall. When these doors were locked there was no commu-nication between the business and the private parts of the house. So Richards waited to let me out at the front door, because the cab could not get up to the narrow alley leading to the side en-

"Will you come as far as I go upon your road, Horace?" I asked, as I slipped

on my overcoat.

"No; I won't bother to stop you to set me down," he answered. "Besides, I have to get my coat. Ta-tal I hope you'll be in time."

As the cab moved off I saw him turn back into the dark doorway of the outer office again, and Richards behind him office again, and Richards behind him reaching up to light his taper at the hall bracket, evidently with the intention of giving Horace a light to find his coat. I had hardly realized this to myself when I suddenly remembered that I had left my private cheque book lying on my office table. I was certain of it! When I neard the half hour chime I had waited for nothing and I know I had not out it. for nothing, and I knew I had not put it away before. In fact I had left it on the table on purpose, intending to fill in another check to take with me as my donation to the Masonic school; but I had forgotten all about it in my hurry.

However, there was no great harm done, I assured myself; no one v into the room between now and to-mor-row morning except Richards and his wife, and they were trusted servants of many years' standing. In spite of all my efforts at feeling comfortable, however, there was a lurking sense of uneasiness in my mind as often as I recalled that glimpse I had of Horace Debenham plunging into the darkness of the outer office-which led through into mineand slow, steady old Richards stopping to light his taper at the hall bracket be

fore following him. It was in vain that, as often as this idea presented itself to me, I brought myself up sharply and anathematized my narrow minded prejudices, and so on. The thought would recur and I could not get rid of it, bully myself as much as I liked.

It was quite a relief when my solitary drive was over to find myself among a number of friends and acquaintances and to be able to put the ugly suspicion out of my mind. Having once got rid of it, it did not recur until the next morning, when, oddly enough, my first thought

was of the cheque book. I looked at my watch and found it was half past 8, so I rang my bell and asked Richards if he had seen anything of the book when he had shut my room up the night before.

"I did not go into your room, sir," he answered; "I locked the door without going inside. Mr. Debenham went in to fetch his knife from your table, and locked the door as soon as he came out. "His knife?" I queried; and then I re-membered he had used it to erase a

wrong initial on one of the letters he had brought me to sign; but the remembrance did not bring me much satisfac tion, "Is Mrs. Richards in the offices yet?" I asked. "Yes, sir, this half hour past."

"Then just run down and see if my cheque book is on my table—there's a good fellow." I lay in a state of unpleasant expectation until his return-an expectation that

was fulfilled to the letter. There was no cheque book there! I got up and dressed, feeling much too worried to keep still, and was down in the outer office when the first clerk-Mr. Levens-arrived. He looked very much astonished when he saw me; but, before he had time to say more than good morn ing, Horace Debenham came following on his heels. He, too, looked astonishe at my unusual earliness-and confused too, I thought, when I told him I wanted to speak to him for a few moments in my room. As we passed in I was consciou of Levens' keenly curious glance follow ing us; he was inclined to be "down on Horace," I knew, and possibly he hoped

that the youngster was in for a reprimand As soon as Horace had closed the door behind him, to my untold relief he took my cheque book out of his pocket and put it upon the table. "That was what you wanted me for, wasn't it?" he said coolly. "I saw it lying here when I came in for my knife

last night after you had gone, so I thought

I had better take it home with me for

safety. I expected to have been here before you had time to miss it." None but those who have gone through a similar experience can understand how thankful I felt. It would have been bad enough to have lost the book in any circumstances, but to have lost it in such a way that suspicion pointed to Cynthia's

brother as the thief would have been in-I thanked him for his forethought; and was still standing with the book in my hand when Levens came in with the first batch of letters, having just unlocked

He glanced at the cheque book cariously, and, under the impales of the moment, made more communicative to the relief to my feelings, I told him with had happened. I never saw a man conflected out of all proportion to the cause of his emotion as he was.

"And Mr. Debasham had it in his care all night!" he said, in a tragic tone.

"Well, I think you're lucky to have got it back safe, Mr. Quinton—not that I should like to say a word against the lad himself; but he goes into such quest company that it would not have surprised me in the least if his pocket had been picked of it."

"What do you mean by queer company, Levens?" I asked, with a sudden idea that I had perhaps stumbled upon Cynthia's secret worry by accident.

"Why, betting men, and so on. I overhear the juniors talk sometimes, and it seems to me that Mr. Debanbam mixos a good deal with bookmakers and

I did not open my letters for some minutes, but sat thinking over this news of Horace's associates.



This was worse than almost anything, this craze for betting, I knew, for I had gone through the experience myself. I would almost rather have heard that Horace had fallen into any other form of vice than this particular one of be horses-not because it is in itself more helnous, but because its hold on its vic-

namous, but because its hold on its vic-tim is so tenacious, and because of its wide spreading side issues.

There was no doubt left in my mind now on the subject of Cynthia's troubles—she knew of this weakness of her brother's.

I did not speak to Horace, but I got away from the office as soon as I could that afternoon and went to her to tell her I had found out her secret and to

her I had found out her secret and to arrange some plan for reclaiming the young idiot. When I was announced she seemed less self possessed than usual, I thought, and her agitation increased when she heard my story.

"You are wrong on one point, Gerald," she said, when she had heard all I had to tell her; "I knew Horace was in difficulties, but I did not know how he got into them. I never had a suspicion of into them. I never had a suspicion the cause—I only knew he was in d perately low spirits and owed more mon-ey than he could possibly pay; but he never told me it was betting that had

caused his troubles. "But, all the same, he has managed to make your life one of perpetual torment to you," I returned angrily, as I thought to her. "I know all about it, my dear girl; you need not try to defend him. I can quite understand how he has come home when his horse had been 'nowhere, how he has cried out against fate, and snorted and fumed and paced the room, and sworn he was a ruined man, and declared there was only one way out of his misery—to put an end to himself—and all the rest of the cheap twaddle. Now, confess to me, Cynthia,

"Yes," she said quietly, averting her eyes and looking ashamed of herself. "I could not let him be so worried while I had the means to help him." "And I suppose you have parted with

that you have raised money for him

more than once?"

some of your mother's jewelry?"
"I did not want it now, you see," she answered. "How much have you lost?" I asked feeling my rage increasing within me at every reply she made. "Go and fetch me all you have left, Cynthia; I will keep it for you—he shall have no more." "I have none left, Gerald."

It was quite as much as I could do keep back the exclamation that rose to my lips, but I did. She shamed me into calmness. What right had I to storm and rave when the chief sufferer was

I took a few rapid turns up and down the room, and, when I had thoroughl regained my self control I spoke again. "Is he in debt now?"—"Yes."

The word was scarcely more than a sigh, but I knew what it cost her to "How much-do you know?" She looked at me without speaking,

and her lips quivered.
"Don't be foolish, Cynthia!" I said, going over to her. "What is a little money to me compared with your comfort and happiness? You ought not to feel it so."

She tried to speak, but her face worked convulsively, and she put up her hand and covered her eyes for a few moments. I smoothed her pretty hair gently; at when I heard a sob come from behi the sheltering hand, I felt I wanted t murder some one-Horace for choice. By and by, when she took her hand

from her eyes, and murmured something about being silly, I drew forward a chair and sat down in front of her. "Now I am going to talk business," I said very solemnly. "This betting is a serious matter, and I don't know how best to set about curing Horace. If could give him a real good fright is might perhaps have some effect on him. Will you let me wait here until he comes home And if you will leave us to-gether, I will go at him hammer and tongs, and threaten him with instant dismissal unless he gives me his word of honor not to stoop to this folly again. When I've given him a good shaking up I'll finish by settling his present debts.

What is the amount?" I took my cheque book from my pocket as I spoke, and began to fill in, so that Cynthia might have time to recover self. When I had written in "Pay to Mr. Horaco Debenham," and signed my name, I turned back the last tally to look at the

Continued next Seturday.

Hanlan's Fraise of Sourie.

The San Francisco Chronicle is quoted as giving an interview with Haulan, the exchampion sculler of the world, as which he is full of praise of the young Autralian, Seasie, who will meet O'Connor for Ca championship of the world this autumn in Engand. Hanlan declares that for form, pace and stamina he has never seen his equal, and that he far outclasses such men as Beach and Kemp, however good those two may be

and it seems to me that Mr. Debenham mixes a good deal with bookmakers and such rabble, for I often hear him give what he calls a private 'tip' from So-and-So to one and another of them."

"That's bad business," I said, indifferently, turning to my letters as I spoke; and he took the hint and went.