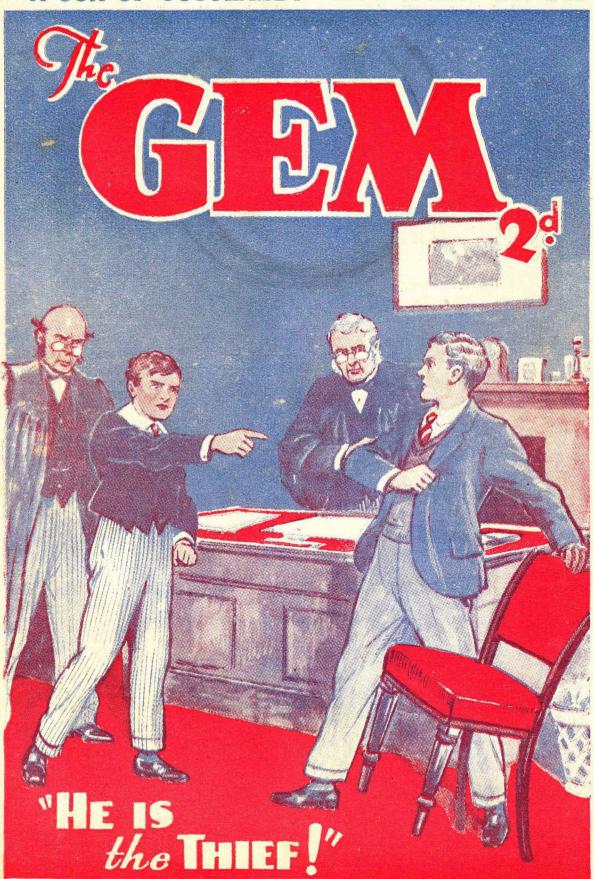
"A SON OF SCOTLAND!" Great Yarn Starring INSIDE.



WHO STOLE MR. RATCLIFF'S HOARD OF GOLD? IT IS FIGGINS WHO IS ADJUDGED **GUILTY AND SENTENCED TO THE "SACK"!**



"I can't stay a minute or I shall be spotted!" whispered Kerr through the door of the punishment-room.

pecker up, Figgy! I know you're innocent, and I'm going to get at the truth somehow. Keep sm ent-room. "Keep your Keep smiling!"

CHAPTER 1. Nothing Doing!

It was Craik of the Sixth who was calling.

And Craik's voice sounded decidedly unpleasant. Figgins, Kerr, and Wynn, the "Co." of the New House of St. Jim's, were just going out. They were going over to the School House to tea with Tom Merry. And as Kerr of the Fourth happened to be Craik's fag the voice of Craik's voice sounded decidedly unpleasant. Craik's fag, the voice of Craik at that moment was distinctly unwelcome.

"Fag!"

"I thought the beast was out," said Kerr, with a grunt. "I suppose I shall have to go."

"Fag!"

"Sounds as if his little temper is upset," remarked Figgins. "Hallo, here

Craik of the Sixth came striding down He did not look in a good the passage. THE GEM LIBRARY.-No. 1,531.

temper. He scowled at the sight of the

Co.
"Oh, here you are!" he exclaimed.
Korr?"

"You heard me calling, Kerr?"
"Yes, I heard you," assented Kerr;
"but the fact is, Craik, I was just going out to tea. Couldn't you make Pratt do for once?"

Craik raised his hand. "Go to my study, Kerr!"

Kerr made a grimace to his two chums. They were both looking angry. There was no reason really why Craik shouldn't let his fag off for once; but the bully of the Sixth was not an accommodating person.

"See you later, you chaps," said Kerr, resigning himself to his fate. "Don't scoff all the tommy, Fatty!"

Figgins and Fatty Wyrm went on their

way, and Kerr proceeded to Craik's study in the Sixth Form passage. Craik followed him with a frowning

"Well, what's the orders?" said Kerr, as the Sixth Former followed him into the study.

"Get tea—and something extra-special!" said Craik, in his most bully-ing tone. "Make a good fire, and get toasted muffins and a decent cake and poached eggs."

Kerr looked into the cupboard. Like that of the famous Mrs. Hubbard, it was bare.

"Nothing here," said Kerr.
"I know that!"

"Do you want me to do the shopping?"

"Of course, you young ass!"
"Right-ho! Hand out the tin!"

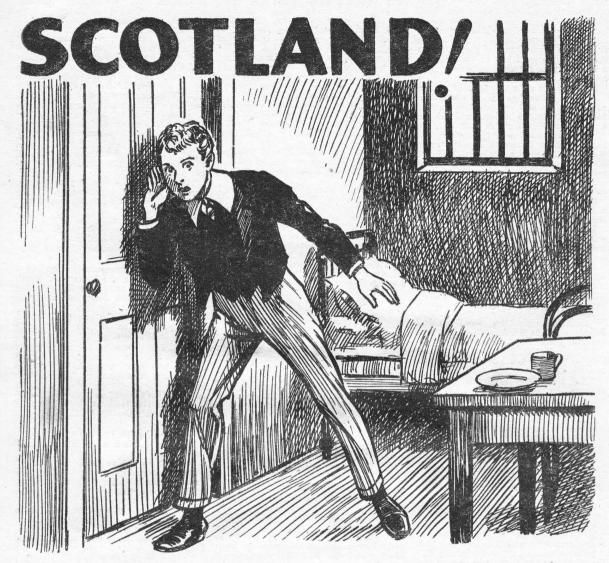
Craik did not hand out the tin. He turned towards the door.

"I shall expect tea ready at exactly six," he said. "If it isn't ready, look out for squalls!"
"But where's the money?" demanded

"You can manage somehow-I'm stony!" said Craik.
"My hat!"

"My nat!"
"Mind—six, sharp."
"Look here," exclaimed Kerr, as the bully of the Sixth was leaving the study,

HERE IS THE SCHOOL STORY IN A THOUSAND! TELLING OF KERR'S GREAT FIGHT TO CLEAR HIS CHUM.



"if you don't shell out, Craik, there won't be any tea! I'm not standing it."
Kerr was pink with indignation. He knew that Sefton of the Sixth sometimes knew that Setton of the Sixth sometimes gave orders to his fag Dibbs, and Dibbs carried them out. It was a case of getting tea or getting a licking, and the fag generally contrived to get the tea somehew. But that was all very well for Dibbs. George Francis Kerr was quite a different person. He was made of sterner stuff.

Craik turned back in the doorway and

glared at him.
"I'm not standing it out of my own pocket," said Kerr deliberately, "and I'm not sneaking it out of another study. If you want tea—an extra-special tea,

too—you will have to pay for it, Craik!"

Craik did not reply. He closed the study door and picked up a cricket

Exerc promptly placed the table between him and the Sixth Former, and watched him warily.

"Now, then, are you going to get tea?" asked Crark.

"Can't be did"

"Very well. After you've had a licking, you may decide that it can be did," said Craik unpleasantly.

"I'll see you blowed first!" said Kerr 11 see you blowed first!" said Kerr indignantly; "you owe me half-a-crown now, you know you do! You borrowed half-a-crown from me last week, Craik."

"Come here!"

"Come here!"

"And I suppose you put it on a horse," continued Kerr, eyeing him warily across the table. "Didn't the horse get home, Craiky?"

"You below, young hound!"

"You cheeky young hound!"
Kerr bolted round the table as the

enraged black sheep of the Sixth made a rush for him.

Craik's little speculations on races were more than suspected among the juniors, though his Housemaster knew nothing about them. Craik was rather favourite with Mr. Ratcliff of the New House.

Only Kerr stands between George Figgins and expulsion . . And it's a baffling mystery the keenwitted Scots junior has to solve to save his chum!

But it is said that no man is a hero to his valet, and certainly Eldred Craik was not a hero to his fag. Kerr knew too much about him to have any respect for him.

The active junior kept his distance. He was quite as good at dodging round a study table as Craik was.

"You young rotter!" roared Craik, coming to a breathless halt after circumnavigating the study table three times. "Come here, I tell you!"
"Not just now, thanks!"

"Will you get the tea, as I told you?" "Yes, if you shell out the cash. I'm not a charity organisation," said Kerr coolly. "I'm not here to provide meals to the poor."

You-you-" Craik made another rush, but the active junior slid round the table too fast for him.

The Sixth Former stopped again and reached across the table, and made a "lick" with the stump which would certainly have hurt Kerr if it had caught him. But it didn't eatch him; Kerr jumped back in time. The stump crashed on the table.
"I—I'il smash you!" roared Craik.

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"You look more like smashing the

table,

able," remarked Kerr.
Craik grasped the table with both hands to drag it aside. He swung it into the corner of the room, sending books and papers and inkpot flying from it in haste. Kerr made a break for the door, and whipped out of the study in a twinkling, and slammed the door after him.

He went down the passage like a deer. But he did not go far. In a couple of seconds he had reached the door of his Housemaster's study, and as he knew that Mr. Ratcliff was out, he opened that door quickly and stepped in, closing it behind him. He knew that Craik was not likely to look for him in that sacred and dreaded apartment.

The canny Scottish junior had judged

Craik came tearing out of his study in a towering rage, and rushing along the passage with the stump in his hand.

Kerr was not to be seen, and the senior rushed up the stairs to the Fourth Form passage, but Kerr's study was empty.

Breathing fury, Craik rushed down

again.

His heavy steps sounded in the passage again, and Kerr, with a grin, heard him go stamping by the Housemaster's door.

"Hallo, what's the row?" asked Sefton of the Sixth as he met the enraged senior in the passage.
"My fag's dodging me!" panted Craik. "Have you seen him? Kerr,

you know."

"No; I saw Figgins and Wynn going over to the School House; he may be there," said Sefton.

there," said Selton.
"I suppose he's gone after them—
I'll jolly soon see! You come with
me, Selton, as you're a prefect."
"Right-ho!"

Kerr smited serenely as he heard the footsteps of the two seniors die away. He stepped out of the Housemaster's study as soon as the coast was clear. Very cautiously he peered out of the doorway of the New House.

Sefton and Craik were crossing the quadrangle towards the other House. They evidently believed that Kerr had joined Tom Merry's tea-party there, and were going to look for him. Kerr sauntered away cheerfully into

the quad as soon as the two seniors had disappeared into the School House. It was very necessary for him to give Craik and Sefton a wide berth, for the present.

CHAPTER 2. The Order of the Boot!

OM MERRY'S study in the School House was pretty well filled.

Manners, Lowther and Taibot of the Shell, and Blake, Herries, Digby and D'Arcy of the Fourth, who had come along from Study No. 6; and there were Fatty Wynn and Figgins. As a rule, the School Hammer There were Tom

As a rule, the School House juniors and the New House were on the warpath; but peace was reigning now. It had come to the ears of Tom Merry & Co. that Figgins & Co. were "up against it" financially. Money was tight with the New House chums. Long was anticipated remittances had not yet

When one of the New House trio had a remittance, all three were in funds. But it happened that there was a period of drought now. Kerr and The Gem Library.—No. 1,531.

Wynn and Figgy were all in the same boat. Urgent letters home had failed hitherto to bring any adequate response. And Tom Merry, with really kind thought for his old rivals, had asked them to a feed, instead of

asked them to a feed, instead of ragging them, as usual.

It was an act of generous thought which Fatty Wynn, at least, could appreciate fully. Fatty's plump face beamed as he came into Tom Merry's study. The table was spread with good things galore, and it was a sight to delight anybody's eyes, but especially Fatty Wynn's. Wynn's.

"Hallo, where's Kerr?" asked Tom

Merry. "Fagging for Craik," said Figgins.
"The beast dropped on him at the last minute. He'll get over as soon as he

"He doesn't want us to wait for him,"

"Bai Jove! That is wath inconsidewate of Cwaik!" remarked Arthur Augustus D'Arcy of the Fourth. "Kerr should have pointed out to Cwaik that

should have pointed out to the he had an engagement."

"He did!" growled Figgins.

"Then I wegard Cwalk as an inconsidewate boundah!" said Arthur Augustus severely.

Augustus severely.

"If Craik should hear that," said Monty Lowther solemnly, "he would feel very small. I can just picture him hiding his diminished head."

"Weally, Lowthah—"
"I say, that pue looks topping," said Fatty Wynn. "I'll begin with the pie, if you don't mind."

And he did.

And he did.

The juniors all followed his example, but the feed was searcely under way when the study door was thrown open and Sefton and Craik appeared.

The School House juniors glared at New House seniors.

"Forgotten to knock?" asked Manners.

Where's Kerr?" "Eh?"

"Is Kerr here?" shouted Craik. "Isn't he

"Kerr?" said Figgins. fagging for you?" "You know he has bolted, you young rascal!"

Bolted! By George!" said Figgins. "Bolted! By George!" said Figgins.
"Bai Jove! I quite appwove of
Kerr's boltin'," said D'Arcy. "It was
vewy inconsidewate of you to keep
him, when he had an engagement
here."

Craik glared round the study. There was no sign of Kerr, but the bully of

the Sixth was not satisfied.
"I know he's here," he said. "I suppose he's hidden somewhere. Under the table, very likely."

Craik made a stride towards the the table, which extended half-way to the floor, and as the juniors were crowded round the table, anybody hidden underneath it would have been thoroughly concealed.

The juniors did not move.

"Make room!" growled Craik.

"Go and eat coke!" said Tom Merry warmly.

"What do you mean by giving orders here, Craik?"

"I know he's under the table!" howled Crark. "Bow-wow!"

"If you don't move, Merry, I'll soon

yank you out of the way!"

Tom Merry's eyes gleamed.
"Just try it!" he remarked. "You'll go out of the study on your neck pretty

soon afterwards, you rotten bully!"
Craik clenched his hands furiously.
Although he was in the Sixth, and
Tom Merry a junior in the Shell, his
black looks had no effect upon Tom.

He was not a prefect, and even if he had been he would have had no authority in the School House.

"Hold on!" said Sefton. "Figgins, get aside—and you, Wynn!"

Figgins and Wynn reluctantly got aside. As they were New House juniors they were under Sefton's orders.

Chaik stooned down in their place to

Craik stooped down in their place to peer under the table, convinced that he would see Kerr hidden down there. He lifted the cloth and peered underneath, and then rolled back with a loud yell. A boot, belonging to one of the in-numerable legs under the table, had come into violent contact with his nose.

"Oh!" roared Craik. "Yow! Oh! Yah!" He clasped his nose in anguish, and there was a chuckle from the teaparty.

"Hallo! Was that vour Craik?" asked Monty Lowther, in surprise. "I thought I felt my boot knock against something."
"Ha, ha, ha!"

"You young hound!" yelled Craik,

making a jump at Lowther.
"Hands off?" shouted Tom Merry.
"Collar the cad!"

The tea-party were on their feet in a moment. Half a dozen pairs of hands grasped Craik, and he went spinning away, and crashed down into a corner of the room.

"Oh! Ah! Ow!"
"Now come on if you want some more!" said Blake.

Craik sat dazedly in the corner, glaring at him. The School House juniors were quite prepared to give him some mera. Craik had no right in their

"Kerr isn't here," said Sefton, glancing under the table. "He can't have come here, Craik. Take Figgins instead."

Craik staggered to his feet.

"I-I-I'll smash those cheeky fags !"

"Bai Jove! You will be wathah wuffly handled if you begin any smashin" here," said Arthur Augustus, pushing back his cuffs in a warlike

Perhaps Craik thought so, too, for he

decided not to do any smashing.
"Come on, Figgins!" said Sefton.
"I say, I've come here to tea!" said Figgins."
"You'll do as you're told!"

"I'm not Craik's fag!"

"Don't argue with me-come!" said Sefton

Figgins' jaw set squarely.
"I won't!" he answered.

"If you don't follow me from this study instantly, Figgins, I shall report you to your Housemaster for disobedience," said Sefton.

"Report and be blowed!"

Sefton made a stride towards Figgins.

"Get out!" said Tom tersely.
"What?"

"Get out of this study, both of you. You're not wanted here!"

"Yaas, wathah! Kick 'em out, deah

Outside, you cads!"

"Will you come, Figgins?" shouted Craik. "No.

won't !" I said Figgins doggedly. "Then I'll take you."

Craik strode at Figgins, but the School House juniors pushed Figgins out of the way and tackled Craik themselves.

The bully of the Sixth was in a furious temper, and he hit out savagely.



Craik went hurtling through the doorway with his collar off, his waistcoat buttons gone, and all sorts of things falling from his pockets. The next moment Seiton followed him, to join him with a bump on the passage floor. The juniors were too many for the seniors! from his pockets.

and the juniors promptly hit out in return.

Craik went down on the floor, struggling wildly in the grasp of half a dozen

Sefton rushed to his aid, and was seized at once and rolled over, too. There was a wild and whirling scene on

the study carpet for several minutes. But the juniors were too many for But the juniors were too many for the seniors, big as they were. Craik went hurtling through the doorway, with his collar off, his waistcoat buttons all gone, and his jacket curled up round his head, and all sorts of things stream-ing out of his pockets. The next moment Sefton went hurtling after him, and they bumped over together in the passage

Manners slammed the door on them. "New we'll have tea," said Tom Merry.

"Ha, ha, ha!"
"I say, you'll get into a row if Sefton reports you, Figgy," Digby remarked.

Figgins grunted.

"The beast is always reporting me for something," he said. "It doesn't matter once more. May as well have tea."

"Yaas, wathah! If those wottahs come back we'll make an example of them, deah boys!"

But the "wottahs" didn't come back. They had had enough. The juniors heard them limping away down the

passage.

Ten minutes later the door was cautiously opened, and Kerr looked in. There was a chorus of welcome from the tea-party.

"Trot in, Kerr!"

"Pway come in, deah boy!"

"Lots of tuck left!"

"This pie is ripping, old chap!" And Kerr chuckled and took his seat at the festive board, and tea in Tom Merry's study proceeded quite merrily.

CHAPTER 3. The Lost Letter!

WFUL cheek!" was the comment of Tom Merry & Co. when Kerr related, over tea, the recent happenings in

Craik's study.

"And the rotter wanted to rag
Figgy because you had done the
vanishing trick," said Fatty Wynn. the vanishing trick," said Fatty Wynn.
"Fancy expecting a chap to miss a feed like this, you know. able." It isn't reason-

"There'll be a row when you go back," said Blake.
"Oh, we can stand that!" said Figgins. "Pass the jam. We're always in rows with those two rotters. Craik has been worse than usual the last week or two. I fancy he's been having bad

or two. I fancy he's been having bad luck with the gee-gees."
"I wegard him as a wank outsidah," said Arthur Augustus. "I have a stwong suspish that Cwaik bets on horses, you know."
"I know he does," said Kerr, with a grunt, "and I know he's been losing lately, too. He's anxious about a visitor who's coming at six. I shouldn't wonder if it's somebody he owes money. wonder if it's somebody he owes money

"Awful rotter!"

There was a tap at the door of the study, and Kildare, the captain of St. Jim's, looked in. His glance was very

curious as it rested on Kerr.

"Come in, Kildare!" said Tom Merry hospitably.

"I hope you've come to hospitably.

tea."
"Yaas, wathah! Quite an honah for us, deah boy!"

us, deah boy!"

Kildare smiled.

"I haven't come to tea, thanks," he said. "I've received a complaint from Sefton that some juniors of his House are here, and won't go back to the New House at his orders."

"Oh, my hat!" "I wegard that as vewy low-down of Sefton."
"You kids had better clear off," said

Kildare. Figgins & Co. rose to their feet. They had nearly finished tea. And they could guess that the good-natured Kildare had not hurried himself in looking into Sefton's complaint. He knew Sefton and his bullying proclivities.

"All serene," said Figgins resignedly. "Thanks for the feed, you chaps. We'll do the same for you when the oof-bird perches on the New House again."

And the guests took their leave.
"I wegard that as wotten!" said
Arthur Augustus, and the tea-party

Arthur Augustus, and the tea-party agreed with the swell of St. Jim's.

Tea being over, Study No. 6 took their leave, and Talbot went back to his

The Terrible Three proceeded to clear the table, as they had lines to do.

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"Hallo," said Lowther suddenly, "who's been leaving letters about?"

He picked up a letter from the floor. "One of us dropped it in the scrap, I expect," said Tom Merry. "Any name on it?"
"No."

"No."
"We'll stick it up in the rack downstairs, then, to be claimed."
"Ahem!" said Lowther, looking at
the letter. "I don't think this merry epistle had better be stuck up in the

Tom Merry and Manners looked at him, and Lowther passed them the letter.

a typewritten letter It was letter on headed in business paper, and was headed in print: "H. Munsey, 100, High Street, Wayland." Under the heading was the typewritten communication:

"Sir,-You have neither returned nor paid for the two gold watches sub-mitted to you on approval. As you have declined to do one or the other, I shall call upon you to-morrow, Tuesday, at six o'clock precisely, and unless the matter is then settled satisfactorily, I shall have no resource but to place the facts before your headmaster.

"Yours faithfully,
"H. Munsey."

The chums of the Shell stared at that surprising letter, and at one another.
"Munsey—that's the jeweller in Way-land," said Manners.

"Somebody's been having watchesgold watches—on approval, and hasn't sent them back," said Tom Merry. "What a careless ass! This letter reads

what a careless ass? This letter reads as if the man suspects him of wanting to bone them."

"He jolly well does," said Lowther dryly. "This looks as if he's written to the chap before for his blessed watches, and hasn't had any satisfaction. Looks jolly queer to me."

"But the chap couldn't mean to keep them. What would a fellow want with two gold watches?" said Tom Merry. "I—I say, this can't belong to a junior -juniors don't buy gold watches out of their pocket-money, and a jeweller would think twice before he sent two valuable watches on approval to a kid. Either Sefton or Craik must have dropped this letter here."

"Craik," said Lowther. "Kerr said he's expecting a visitor at six, and to-day's Tuesday."
"Looks like it."

The Terrible Three regarded one another, hesitating. They had had to look at the letter, to see whom it belonged to, of course. But if, after all, it did not belong to Craik, they did not want to hand it to him. It was most likely Craik's. But they could not be certain.

In ordinary circumstances, a lost letter would be stuck up in the rack to be reclaimed by the owner. But the owner of that peculiar letter would certainly not desire it to be placed where anybody could read it. There would be trouble for him if it came to the knowledge of a master.

"Blessed if I know what to do with it," said Tom Merry. "It would be hard on a chap to put it in the rack. Anybody who's lost a letter would look at it to see if it was his. It would be the talk of the school. And it would mean a row for the chap, whoever he is.

We don't want to get even Craik hauled up before the Head."
"We can't keep the blessed thing."
"But we can't assume that it's Craik's. If it isn't his, he would feel THE GEM LIBRARY.—No. 1,531.

insulted at having it supposed to be could be such an ass as to lay himself

Monty Lowther reflected.
"It must have been dropped in the scrap here," he said at last. "I don't how it could have been dropped before that. Of course, a lot of fellows have been in and out of the study. Still, suppose we go round to every chap who's been here to tea, and ask 'em if they've lost a letter."

"Good egg!"

"Good egg!"
Tom Merry put the letter in his pocket, and the Terrible Three proceeded to Study No. 6. Blake & Co. were out, but they were run down in the quad, going to cricket practice.
"Any of you chaps dropped a letter in our study?" asked Tom Merry. "We've found one."
"Blossed if I know" said Bloke.

found one."
"Blessed if I know," said Blake.
"Might have dropped my giddy eyelashes without noticing it when I was rolling over with Craik."

"Who is the lettah fwom, deah boy?" asked Arthur Augustus.
"Munsey's in Wayland."
"Then it isn't mine, deah boy. I am not in cowwespondence with Mr. Munsey."

Blake, Herries, and Digby shook their

Blake, Herries, and Digby shook their heads.

The Terrible Three bore down on Talbot next. Talbot was batting to Kangaroo's bowling, but he came off good-naturedly as Tom called to him.

"Did you lose a letter in our study?" asked Tom. "A letter from Munsey the invalidation."

asked Tom. "A letter from Munsey the jeweller?"

"No," said Talbot.

"Then it must have been a New House chap. All serene!"

The Terrible Three started for the New House. They found Figgins & Co. in their study doing lines. The New House trio gave them a grin of valcame. welcome.

"Licked?" asked Tom Merry sympa-

thetically.

"I'm going to be reported to Ratty when he comes in," said Figgins. "That will mean a licking for me. We've got when he comes in," said Figgins, "That will mean a licking for me. We've got a hundred lines each to go on with. Craik's too busy to attend to Kerr—he's got a visitor in his study."

"Without any extra-special tea for him," grinned Kerr.

"We've found a letter in my study," said Tom. "We think somebody must have dropped it in the tussle, and we're going round inquiring. Any of you

have dropped it in the tussle, and we're going round inquiring. Any of you chaps had a letter lately from Munsey, the jeweller?"

"Yes," said Figgins unexpectedly.
"I didn't know I'd lost it. I wasn't scrapping in your study; I was only looking on. Glad you've found it, though it isn't of much importance."

"Isn't it?" said Tom dryly. "I'd advise you to keep it out of sight, Figgy, all the same. Here it is."

He laid it on the table.

CHAPTER 4. Up Against It!

OM MERRY & CO. regarded Figgins curiously as he picked

up the letter.

They had asked the New
House junior merely as a matter of form, not dreaming that the letter would find an owner in Figgins' study. The discovery that it was Figgins' amazed them. They did not know what to

The tone of the letter hinted pretty plainly that the jeweller suspected the customer of dishonest intentions. How anybody could suspect rugged, openhearted old Figgins of dishonest inten-tions was a mystery. But how Figgy

open to such a suspicion was a still bigger mystery

Figgins unfolded the letter and looked

Figgins unfolded the letter and looked at it and uttered an exclamation.

"My only hat!"

"Well, if it's yours, there it is," said Tom Merry. "Really, old man, you've been awfully careless. I'd let Munsey have his watches back at once."

Eigning was storing at the letter.

Figgins was staring at the letter. "Watches?" said Kerr. "Figgy been

"Watches?" said Kerr. "Figgy Deen buying watches?"
"Buying watches!" roared Fatty Wynn. "Figgy! My hat! You—you—you bounder, you've been buying watches when we've been short of grub in the study. Oh, Figgy, I'd never have believed it of you!"
"You fatheads!" said Figgins. "I bayen't been buying any watches! This

haven't been buying any watches! This isn't my letter! I don't think it's Kerr's isn't my letter! I don't think it's Kerr's or Wynn's, either. I suppose you chaps haven't been having two gold watches on approval from Munsey's, have you?"

"Two gold watches on approval!" gasped Kerr. "What the thunder—"Look at the letter."

"Oh, my hat!"
"There's no name on it'' said Fatty.

"Oh, my hat!"
"There's no name on it," said Fatty
Wynn. "This must belong to somebody
in the School House. New House chaps
don't play these tricks. Try Cutts of
the Fifth."
"Why, you fat bounder—"
"Figgy said it was his letter," said
Tran Marry.

Tom Merry.

Tom Merry.

"I said I'd had a letter from Munsey's," said Figgins. "So I have; but this isn't my letter."

"Here's mine," he said. "You can read it. Naturally, I thought I'd dropped it when you told me I had. It's about my diamond scarfpin."

"Your which?" murmured Lowther.

"My diamond scarfpin," said Figgins warmly. "The stone came out, and I took it to Munsey's to be put in again. He's written to say it's ready. There's nothing to cackle at, Lowther. I got that pin for ten bob, and it was a bar-gain. Chap who sold it to me said it was worth twenty—chap named Isaacs."
"Ha, ha, ha!"
"Well, what are you cackling about, you duffers?" demanded Figgins.
"All serene!" said Tom Merry, "This

isn't your letter, Figgy, especially as you've got your letter there. We shall have to look farther."

"Sefton or Craik," said Manners. "We've asked everybody else who was

in the study."
"Craik, then," said Kerr. "Munsey says in this letter he's calling here at six on Tuesday. Well, he's in Craik's study now. Craik's visitor is Munsey."

"That settles it," said Tom.
"I say, Craik must be an ass!" said Figgins. "That letter sounds as if

Munsey suspects him of wanting to bone those blessed watches, you know. I suppose he's shoved them somewhere and forgotten them."

"I suppose we'd better take him his letter," said Tom. "If he finds he's lost it he'll be anxious about it." "Put him out of his misery," grinned

The Terrible Three, glad to have discovered the owner of the letter at last, left Figgins' study. On their way to Craik's quarters they met Sefton, who bestowed a savage growl on them.

"What are you doing here?" snapped

the New House prefect.

"Looking for Craik." said Tom Merry meekly. "Somebody dropped a letter in our study, and we think it belongs to Craik."

"You can give it to me," said Sefton.
"Is it yours?"

"I'll take charge of it."

"You won't take charge of it unless it is yours," said Tom coolly. "The letter is from Munsey's, in Wayland. If it's yours you can have it; if not, no."

no."
"I suppose you've read it," sneered

Sefton.

"We had to look at it to see whose it was, of course; it might have been our own," said Tom. "But it isn't a letter that the owner would like to have

setter that the owner would like to have shouted out from the housetops, so we're only handing it back to the chap it belongs to See?"

Sefton gritted his teeth. His curiosity was evidently excited; but it was equally evident that the letter did not belong to him, and the Terrible Three had recipitation, whetever of gritfing. belong to him, and the Terrible Inree had no intention whatever of gratifying his curiosity. They did not like Craik certainly, but that was no reason why they should let other persons into the secret of his very peculiar dealings with the Wayland jeweller.

The chums of the Shell walked on towards Craik's study. Sefton looked as if he would rush upon them for a moment, but he thought better of it and

turned away scowling.
With smiling faces the Shell fellows went down the Sixth Form passage to Craik's study. As they came up to the door they heard a raised and angry

"The value of the watches is thirty ne value of the watches is thirty pounds. I told you so plainly at the time, Master Craik. I am perfectly willing to take them both away with me, and have all my trouble for nothing, but

Knock!
Tom Merry's knuckles descended loudly on the door. He did not want to hear any of Craik's private concerns. His loud knock effectually interrupted the speaker, and the voice ceased

suddenly.

Craik opened the door himself. The Terrible Three started as they saw that his face was deathly pale, and his eyes burning. His hands were trembling. Much as they disliked the bully of the Sixth, the juniors felt compasof the Sixth, the juniors felt compassion for him at that moment. It was only too plain that Craik was "up against" it.
"What do you want?" muttered Craik. "One moment, Mr. Munsey!" A stout gentleman in a blue serge suit,

A stout gentleman in a blue serge sur, with a bowler hat on his knees, sat in the study with a frowning brow. "Merry, what—what do you want?" "We've found a letter," said Tom

Merry quietly holding it out. "Is this yours?"

Craik jumped as his eyes fell on the letter, and he almost snatched it from the hand of the School House junior. "Get out!"

That was all the thanks the juniors received from Craik. They turned away without a word, and Craik closed

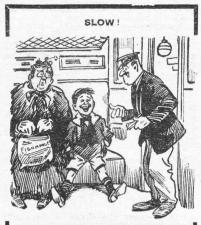
the door after them.

The Sixth Former turned back to his visitor, and there was again a murmur of voices in the study; but the Terrible Three hurried away at once. They left the New House immediately with thoughtful faces.

"Looks as if that fellow is in oubla" murmured Lowther. "Can't trouble," murmured Lowther.

though he is a beast!"

"Blessed if I see it, all the same!
If he doesn't want the gold watches, why doesn't he hand them back? He can't have lost them," said Tom Merry.
"Blessed if I see why he had them on approval at all! He can't afford to buy a fifteen quid gold watch."
"Blessed if I can make it out,



Ticket Inspector: "But you don't mean to tell me that this boy is under five years of age?" Passenger: "Perhaps not—but he was when he got on this train!" Half-a-crown has been awarded to "A Reader," Ipswich.

either!" said Manners. "Well, it's no business of ours, and we've got rid of that blessed letter. Let's get down to the cricket."

On the cricket field the Terrible On the cricket field the Terrible Three soon forgot all about Craik and his visitor. As Manners remarked, it was no business of theirs. It was about ten minutes later that Mr. Munsey, of Wayland, left the New House, with an extremely dissatisfied expression on his face.

Craik remained in his study. If those who disliked the bully and black sheep of the New House most could have seen him then, they would probably have felt sorry for him. His face was white and almost haggard, and there were beads of perspiration

"To-morrow," he muttered, again and again. "To-morrow! It might as well be to-day. Thirty quid! Ha, well be to-day.

na, na!"
He flung himself into a chair and lighted a cigarette. Through the curling smoke his eyes stared haggardly, unseeingly. The black sheep of the Sixth was evidently terribly "up against it." What was to happen "tomorrow"?

CHAPTER 5. Golden Quids!

IGGINS & CO. came in from the cricket field as dusk was falling, and found Sefton in the doorway of the New House.

The chums of the Fourth had found time for half an hour at cricket after their lines were done. But Figgins their lines were done. But Figgins knew that the prefect had not forgotten him.

Sefton called to him as he came in, with his bat under his arm.

"Figgins, go to Mr. Ratcliff's study!" Figgins grunted. The prefect had reported him, and the interview with the Housemaster could not be avoided. Figgins handed his bat to Kerr, and walked along the passage to Mr. Ratchiff's study, rubbing his hands in anticipation. He knew that it meant a lighting licking.

He tapped at the door, and, not receiving a response, opened it, hoping that Mr. Ratcliff had gone out again. But the New House master was there.

He was too busily occupied to hear Figgy's tap at the door, and Figgins grinned as he saw how he was occupied. The Housemaster sat at his desk,

near the window, and a drawer that was protected by a Yale lock was open. On the desk before Mr Ratcliff were arranged little piles of gold coins. The thin, unpleasant face of Horace Ratcliff was a little more cheery than usual in its expression. Mr. Ratcliff was a stingy gentleman, and he liked handling money.

For a number of years Mr. Ratcliff had spent much valuable time in picking up sovereigns and half-sovereigns wherever he could get them, till he had a store of gold like a miser, which he locked up in his desk, to gloat over when he felt so disposed.

The Housemaster kept fifty pounds in gold locked up, and two or three times a week he counted it, to make sure that all the coins were still there. Although his desk was supposed to be safe, he did not feel secure, for he realised that gold coin could not be traced if stolen.

Of course, Mr. Ratcliff's secret store had been advented from the realised that gold coin could not be traced if stolen.

had been a dead secret. He was ashamed to think that he night be thought a miser. But such a secret was bound to leak out.

Fellows passing his study had heard the chink of coins when Mr. Ratcliff was counting his hoard, and several times somebody had entered his study while he was engaged in ascertaining that his treasure was safe, just as Figgins had done now. A housemaid had seen it, the House dame had seen nad seen it, the House dame had seen it, Monteith, the head prefect, had seen it, Sefton had seen it, and naturally they had talked of it.

Quite unknown to Mr. Rateliff, his hidden hoard of gold had been a standing joke in his House.

Seniors and juniors had chuckled over it, and some of them had expressed an amiable wish that a burglar would walk off with it, as a punishment to Mr. Ratcliff for his miserly folly.

Hence Figgy's grin as he saw Mr. Ratcliff's occupation. The House-master was piling the sovereigns into little heaps of ten each. There were five little heaps. Mr. Ratcliff's eyes dwelt upon them with complacence. He liked the sight and the touch of gold. gold.

Figgins stood hesitating in the open doorway. He knew that Mr. Ratcliff would be annoyed at having been discovered in that ridiculous occupation.

But he had been told to come there, and he had come. He decided to enter the study.

So he entered. Mr. Ratcliff did not see or hear Figgins until the junior reached his desk. Then he started violently, and spun round from his desk so hurriedly that he knocked over one of the little heaps of sovereigns, and scattered them over the desk and on to the carpet.

to the carpet.

Clink, clink, clink!

"Figgins!" exclaimed Mr. Ratcliff furiously. "How dare you enter my study without knocking?"

"I did knock, sir!" said Figgins.

"Sefton told me to come here. Shall I pick up the money, sir? Some's gone on the floor."

on the floor."
"Pick it up at once!" snarled the Housemaster.

Figgins groped about the carpet for the spilt money. Mr. Ratcliff watched him with hawkish eyes as if he almost feared that Figgy would pocket one of

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Figgins handed the coins to Mr. Ratcliff as fast as he found them. "Is that all, sir?"

"There is one more!" snapped the Housemaster.

"Oh, I'll find it!" said Figgins. He groped about the study industri-usly, hoping that his zeal would make his licking a little lighter when it came

Craik of the Sixth came along the passage, and he stared at the sight of Figgins on his hands and knees, search-ing under the study table. But he ing under the study table. But he caught sight of the piles of gold on the desk, and understood.

Mr. Ratcliff, flushing, took hold of

the door to close it.

e door to close it.
"Come and lend a hand, Craik,"
"There's a 'said Figgins cheerfully. quid lost.'

You need not trouble, Craik!" said Mr. Ratcliff sharply. And he closed the door. "Figgins, you will continue to look for that sovereign till you have found it!"

Certainly, sir!" Figgins searched all round the study, and finally he gave a whoop of delight. The sovereign eame to light at last, wedged in a crack near the wall

wedged in a crack near the wall beyond the edge of the carpet. "Here it is, sir!" Mr. Ratcliff took it, and proceeded to lock up his valuable treasure. Figgins stood, breathing hard, flushed and dusty after his scramble on all fours. He felt that Ratty could not do less than let him off with a caution after the trouble he had taken. Mr. Ratcliff was not in a forgiving

mood. He picked up a cane.

"Sefton has reported you to me for disobedience," he said.

"Ahem!" said Figgins.

"You know very well the conseuences of disobedience to a prefect."
"Sefton is a bully, sir!"
"Hold out your hand!"
Swish, swish, swish!
"You may ac Electrica!"

You may go, Figgins!"

"Yow'!"
"Don't utter those ridiculous exclamations!" Yooop!"

"Silence, Figgins! You-ahem!need not mention the fact that I have a sum of money in my study," said Mr. Rateliff

Figgins snorted. If Mr. Ratcliff wanted to ask a favour of him, he should have left the licking out, Figgy thought. Not that it was possible for Figgy to keep Ratty's absurd secret, for all the House knew about it already. already. And Figgins, smarting from his caning, could not forbear giving the heavy-handed master a rub.
"Everybody knows, sir,"

Figgins coolly. What?"

"I've heard lots of fellows speak about it, sir," said Figgins. "Impossible!"

"It's quite a joke, sir."
"How dare you, Figgins!" shouted

"How dare you, Figgins;" shouted Mr. Ratcliff.
"I—I mean, the chaps laugh about it, sir," said Figgins innocently.
Mr. Ratcliff made a movement towards his cane again, and Figgins beat a hasty retreat. It solaced him to have revealed to Ratty that his ridicular to the secret was the secret as th lous secret was not a secret. As he hurried down the passage, half afraid that Ratty would call him back for another licking, he chuckled, in spite of the pain in his palms.

the pain in his palms.

He could guess how utterly absurd and humiliated Ratty would feel on realising that the whole House looked upon him as a miserly old donkey.

"Licked?" asked Kerr, as Figgy came into the study, grinning.

"Yes, the beast!" said Figgins.

"Well you help said said varie animed.

"Yes, the beast l" said Figgins.
"Well, you look as if you've enjoyed
it," said Fatty Wynn.
Figgins chuckled as he related the
scene in Mr. Ratcliff's study, and the
way he had enlightened the Housemaster about his deadly secret.
"The old duffer actually thought
nobody knew anything about it, when
it's heen a standing loke in the House

nobody knew anything about it, when it's been a standing joke in the House for months and months and months!" chuckled Figgins. "It was quite a treat to tell him! Ha, ha, ha!"

"Ha, ha, ha!"

"The old donkey will be feeling pretty small just now, I should think!"

said Kerr. "If he has any sense, he'll sell his sovereigns now the price of gold is so high. It would serve him right if some Bill Sikes came along and burgled it."

"I hope somebody will burgle it,"

said Figgins.

Little did George Figgins realise that his wish thus expressed was destined to be fulfilled, or what the consequences to himself would be.

> CHAPTER 6. Exasperating!

RAI W Jovel You are lookin' Arthur Augustus D'Arcy made that remark in the Fourth Form passage the next day

The Fourth Form and the Shell had come out of their Form-room, and it was to be observed that the plump face of Fatty Wynn wore a clouded expres-

"What's the trouble?" asked Tom

What's the trouble?" asked Tom Merry cheerily.
"More trouble with your dear pet, Craik?" asked Monty Lowther. "By George, if we had him in this House we'd scrag him!" "Shush!" murmured Kerr. "Here he is!"

Craik of the Sixth Form passed them in the passage, coming away from his Form-room. He did not glance at the juniors, however.

His brow was moody, and he strode away out of the House and across the quadrangle to the New House, without a glance round him. He appeared to

be fully occupied by his own thoughts.
"No; Craik's given us the go-by," said Figgins. "I thought he would be awfully down on Kerr, after that affair yesterday, but he seems to have for-gotten it. Of course, if he goes for Kerr, we'll make him sit up. Awful cheek to think that Kerr was going to stand him an extra-special tea out of his own pocket."

"He doesn't know Kerr is a giddy Scot, perhaps," said Monty Lowther.

"Rats!" said Kerr. "Scotsmen have

was: said Kerr. Scotsmen have too much sense to chuck their money away. Craik would never pay up. He owes me half-a-crown already, and I've asked him for it twice, and the second time he threw a boot at me. That isn't the way to encourage a chap to lend him any more money."

"He has hat Novi transit total."

"Ha, ha, ha! No; it wasn't tactful," grinned Tom Merry. "Craik must have had bad luck with his precious gee-gees. Can't say I'm sorry for him. If a fellow hasn't sense enough to keep out of that kind of thing, he deserves what he gets!"

what he gets!"

"He was going to stand that man Munsey a good feed, I suppose, and work round him that way," said Kerr. "Blessed if I see why. Looks as if he's kept his blessed watches, but he can't have done that. But he hasn't said a word to me about our row vesterday. word to me about our row yesterday. I was expecting a thunderstorm, but it hasn't come off."

"Then, wherefore this woeful cloud upon the fat brow of Falstaff minor?" asked Lowther.

asked Lowther.
Fatty Wynn grunted.
"Money's tight! We've been in an awful stony state for days now. My pater has actually written to me that I must keep within my allowance."
"And I haven't had an answer yet," said Kerr. "I don't mind, but it's awful to see Fatty going without anything to eat for a whole day at a time!"
"Ha, ha, ha!"
"I think I shall get a remittance today," said Figgins. "My pater's bound to write, anyway. I asked him



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most particularly to write. I put in a postscript about being short of tin."
"Yes; and we'll get lots of advice on extravagance and no tip," said Fatty

on extravagance

Wynn dolorously.

"Too bad!" said Tom Merry symptotically.

"But there are two olways open to pathetically. "But there are two studies in this House always open to porpoises in distress—my study and Study No. 6, you know."

"Yaas, wathah! You know you have the wun of Study No. 6, deah boy," said Arthur Augustus. "I can weally sympathise with you."

"Thanks, you chaps! I'll remember your offer. Suppose we go and see if there's a letter for you, Figgy?" said Fatty Wynn hopefully. "There's been a post in this morning while we've been in the same and the same an

a post in this morning while we've been in class—"
"Come on!" said Figgy.
hold on till dinner-time?"
"Well, I'm thinking of tea, really.
If there's a remittance it will set my mind at rest. I don't want to be worrying all the afternoon about tea."
"Come on Fatty!" said Figgins

"Come on, Fatty!" said Figgins.
"We'll have a look, anyway, and put you out of your misery."
Figgins & Co. walked across the quadrangle to the New House.

Tupper, the New House page, was in the hall, and Fatty Wynn collared him at once.
"Any letters for us?" he demanded.

"Any letters for us?" ne demanded.
"One for Master Figgins," said
Tupper; "it's in the rack."
"Oh, good!"

The three juniors made a rush for the The three juniors made a righ to the rack. It was possible that Figgins' father had been thoughtful enough to enclose a postal order with his advice to Figgy on extravagance. The trio to Figgy on extravagance. The trio were anxious to see. "Hallo! Where's that letter?" ex-

claimed Figgins, scanning the rack.

There were half a dozen letters there, but none addressed to Figgins.

The three juniors looked at all of

them in vain.

"That blessed page Tupper must have been pulling our legs!" said Kerr.

"There's no letter for you here, figgy."

"I'll slaughter him if he has!" breathed Fatty Wynn.

Craik came along the passage to-wards them. He glanced at them and passed on, and went into the quadrangle.

Figgins & Co., burning with wrath, went in search of Tupper. They found

him in the boot-room.

Tupper looked a little alarmed as they rushed in on him with ferocious looks

"What do you mean by it?" roared Figgins. "Get a chopper, somebody!" "Wharrer marrer?" gasped the page.

"You told me there was a letter for e." said Figgins sternly. "You knew me," said Figgins sternly. "You knew we were stony, and you've pulled our leg. You're going to be executed!"

"'Old on, Master Figgins! There is a letter-"Rats!"

"Rats!"
"I put it in the rack with my own hands!" protested Tupper.
"Then where is it now? We've looked in the rack."
"My heye!" said Tupper. "I put it there, I know that! Addressed to Master George Figgins it was. I put it there. Some of the young gents must there. Some of the young gents must

ave took it for a joke." "Well, we'll spare your life, if there is really a letter," said Figgins considerately. "You may live, Tupper!"
"Thanks, Master Figgins!" grinned

Tupper.
"But we'll find the merry joker who's Lawrence.

A "KNOTTY" PROBLEM!



"Sorry, madam, but that's the only way I could get him all in!" Half-a-crown has been awarded to C. Ralph, The Dawn, Little Burstead, near Billericay, Essex.

hidden that letter, and make little pieces of him?" said Figgins.

And the Co. quitted the boot-room to search for the practical joker who had taken his letter out of the rack. They were wrathy, and with reason. All the fellows knew that Figgy's study was suffering from a famine in cash; and it seemed that some unseen youth, with a misdirected sense of humour, with a misdirected sense of humour, had hidden the letter which possibly contained a remittance.

Figgins & Co. could take a joke, but

there were limits.

Fatty Wynn, especially, was almost

breathing fire.
"Let's find him!" gasped Fatty. "Let's find him, and scalp him and rand—and—him and boil him and—and—and—There isn't anything bad enough to do to him. Let's find him!"

> CHAPTER 7. Corn in Egypt!

LL the juniors were out of doors, and Figgins & Co. rushed forth into the quadrangle in search of the unknown practical joker.

They came upon Redfern, Owen, and awrence first, and bore down upon Lawrence first.

"Was it you?" demanded Figgins.
Redfern looked surprised.
"That depends," he replied.
"Did you take it?" roared Fatty Wynn.

"That depends, too."
"Where is it?"

"So does that-it depends."

"Look here, we can stand a joke," roared Figgins, "but this is more than a joke, when we've been stony for days, and we're hungry for a remittance. Hand it over, or we'll rag you bald-headed! Wil! you hand it over?"

Redfern grinned.

"That depends," he said cheerfully.

"What do you mean, you fathead?"
demanded "Figgins, pushing back his

about," explained Redfern. "At present I haven't the faintest idea. If it's a thick ear you want me to hand you, I'll do it with pleasure, and happy to oblige." "It depends on what you're talking about," explained Redfern. "At

"Same here," said Owen.
"Rely on me, too," remarked

"Don't be funny!" growled Figgins.
"It's my letter I want. Some silly ass thinks it's funny to hide my letter, and I'm going to show that silly ass how funny it is when I spot him. If it was

"Oh, bump him!" said Fatty Wynn.
"But it wasn't us," said Redfern,
with a grin. "We never knew you had
a blessed letter. Not guilty, my lord!"

The three juniors chuckled as Figgins & Co. hurried away. Up and down the quad went Figgins & Co. in search of that practical joker, and everybody disclaimed all knowledge of Figgy's letter.

"Must have been a School House dummy," said Figgins, at last. "We stayed Jawing to Tom Merry and other duffers after lessons, you know, and some funny ass must have slipped into the House and done it. We'll find him and scrag him. I suppose the idiot, whoever he is, thinks it will be funny to hide the letter till after tea."

"Oh," groaned Fatty Wynn, "what an awful villain if he does!"

The New House trio marched over to the School House.

Tom Merry & Co. were sunning themselves on the steps, while they waited for the dinner bell to ring.

They looked in surprise at the excited

three. "More trouble in the family?" asked

"I've had a letter, and some funny idiot has taken it away from the rack," said Figgins heatedly. "I want to slaughter him. Some funny humorist is keeping us on tenterhooks because we're

"Ha, ha, ha!"
"I don't see anything to cackle at.
Perhaps it was Lowther," said Figgins,
glaring at the humorist of the Shell.
"He's about the funniest idiot I know."

"Couldn't have been," said Kerr.
"Lowther was talking to us after lessons. More like a trick of Levison's."

"Wasn't any of you chaps?" asked Fatty Wynn.

There was a general shaking of heads. "Pewwaps you've overlooked it, deah Pewwaps you've overlooked it, deah boys," remarked Arthur Augustus D'Arcy. "It may have slipped behind some othah lettah, you know."

"I've looked jolly carefully," said

Figgins.
"So have I," mumbled Fatty Wynn.
"Do you think I should be likely to overlook a letter with a remittance in it, you duffer?"

"Hardly!" grinned Tom Merry.
"Hallo, there goes the dinner bell!
Perhaps you'll find it's been put back,
Figgy. I don't think anybody could be
so stony-hearted as to keep Fatty Wynn
in suspense all the afternoon."

"Let's get in to dinner, Figgy," said the fat Fourth Former. "We'll find that villain and scrag him afterwards."

"Look at the wack as you go in," advised Arthur Augustus. "I think it is vewy pwob that you have ovahlooked it, deah boys."
"Oh, bow-wow!"

Figgins & Co. joined the stream of New House juniors going into that building for dinner. It was possible that the letter had been replaced by the practical joker, and Figgins & Co. ran along to the letter-rack before following the rest into the New House

dining-room. Fatty Wynn, uttered a whoop of

relief. "My hat! There it is!"

Figgins took an envelope from the rack.

There it was—a stiff, square envelope, THE GEM LIBRARY.—No. 1,531.

have been here all the time we've been hunting for the beast who took it, now I come to think of it. I forgive him,

a come to think of it. I forgive him, though, if there's a remittance in it."

"Come in to dinner," said Kerr.

"Ratty will give us lines if we're late."

"Open the letter first," urged Fatty Wynn. "Your pater may have put in ten bob—"

"Come on!"

Come on !"

Figgins rushed away towards the dining-room with the letter in his hand.
Mr. Ratcliff was very strict upon the score of punctuality to meals, and Figgins did not want to catch his cold and glittering eye.

The three juniors were the last in, but they were just in time, and they dropped into their seats at the Fourth

Form table.

Fatty Wynn fixed an imploring look on Figgins across the table. For once dinner did not occupy his whole thoughts. He wanted to know whether there was a remittance in that letter.

fibere was a remittance in that letter.

Figgins grinned and opened the letter under the table, and felt inside the envelope. Then he grinned still more broadly, and held up for a moment a currency note for one pound into view.

"Oh, good!" gasped Fatty Wynn.

"A quid!" murmured Kerr. "Your pater's a brick, Figgy!"
The three churs ate their dinner with

The three chums ate their dinner with

The three chums ate their dinner with great contentment.

The "quid" came like corn in Egypt in one of the lean years. It relieved the famine that had reigned in the study, and it would tide the study over till allowances came round again.

Truly, it had fallen upon the chums like the manna upon the Israelites in the desert.

Fatty Wynn's plump face was wreathed in smiles as he walked out of the dining-room with his chums after dinner.

"A whole quid!" he remarked. "I say, this is really ripping of your pater, Figgy! I thought it might be ten bob—but a quid—it's topping!"

"We can have those School House bounders into tea now," said Figgins. "Hold on a bit, I'm going to read the letter. I ought to, you know!"
"Yes; that's only cricket," assented Fatty Wynn.

Figgins dutifully read the letter.
Then he looked a little puzzled.
"Startling, original advice?" asked

Kerr.
"N-no. You read it."
Kerr and Wynn read the letter from
Figgins senior. It ran:

"Dear George,—Thank you for your letter. I'm glad to see that you take an interest in the European situation to the extent of writing me a special letter on the subject-

"Sare!" commented Kerr.
"Must be sare, that bit," said Figgins thoughtfully. "Perhaps he's tumbled to it that it was really my postscript that was important."
"Ha, ha, ha! Perhaps he did."

Kerr read on:

"I advise you, however, to read the newspapers, which will give you more information than I possibly could.
"Your affectionate father,
"G. FIGGINS."

"P.S.—Your postscript duly noted. You should make an effort to keep within your allowance."

That was all. THE GEM LIBRARY.—No. 1,531.

addressed to George Figgins in his "Doesn't mention the quid," said father's handwriting.

"Oh, good!" said Figgins. "May letter without a remittance in it at all, Kerr. "Looks as if he meant to send this letter without a remittance in it at all,

letter without a remittance in it at all, the way he's worded it. I suppose his heart smote him at the last moment."

"Or perhaps the mater tackled him," said Figgins thoughtfully. "Anyway, he decided to put in the quid. I can look over the letter, though it's awfully sarcastic, as the old sport put in the quid, after all. We're all right now!"

"What about some ginger-pop?" suggested Fatty Wynn. "We ought to gelebrate this."

gested Fatty Wynn. celebrate this."
"Hear, hear!"

"Hear, hear!"
Ginger-pop was very welcome on a warm afternoon to the juniors, who had been so long in that unpleasant state known as stony, and Figgins & Co. promptly marched away to Dame Taggles' little tuckshop in the corner of the quad, gathering up the Terrible the quad, gathering up the Terrible Three and Study No. 6, and Talbot and Kangaroo on their way, and two or three other fellows. And a crowded tuckshop drank in flowing ginger-pop, health and long life to Figgy's pater.

CHAPTER 8.

An Astounding Accusation!

FTER cricket practice was over that afternoon, Figgins & Co. wheeled out their bicycles. They wheeled out their bicycles. They intended to ride down to Wayland before tea, to call at Mr. Munsey's for Figgy's diamond searf-pin. Figgins had been much concerned about that diamond pin, and he was going to pay two shillings for the repairs Mr. Munsey had executed. The private opinion of Fatty Wynn and Kerr was that two shillings was about the full value of the pin, but not for worlds would they have told Figgins so.

Figgins was not a suspicious youth, and he fully believed the statement of the gentleman who had sold him the pin

-a gentleman named Isaacs.

would they have told Figgins so.

The three cyclists arrived at Wayland, and jumped off their machines outside Mr. Munsey's shop in the High Street. Kerr and Wynn remained with the

bikes while Figgins went in for his pin. Being in funds once more, Figgy was able to pay the two shillings required— a matter that had been left over for some days, owing to the strained state of the money market.

The jeweller's shop was empty, and Figgins tapped on the glass case on the

counter.

Mr. Munsey came out of the back room, and, as the door opened, Figgins saw that he had a visitor there—Craik of the Sixth.

Figgins gave Craik a cheery nod through the doorway, and the senior frowned. Figgins guessed that he was there to settle that mysterious matter of the two gold watches, and the satis-fied expression on Mr. Munsey's face seemed to indicate that it was settled without trouble, after all

"My pin ready?" asked Figgins. had your letter, Mr. Munsey, but I haven't been able to call before, owing to-ahem !-circumstances.

Mr. Munsey smiled, and handed Figgins the renovated pin. The valuable diamond was quite safe in the pin once more, and Figgins examined it with

great satisfaction.
"Two shillings, please," said Mr. Munsey.

Figgins paid the two shillings.
"Good!" he said. "That's been done very nicely, Mr. Munsey. Goodafternoon! Ta-ta, Craik, old scout!"

Craik did not answer, excepting with a scowl at the junior, and Figgins left

the jeweller's shop and rejoined his

the Jewelier's snop and rejoined ins chums in the street.

Figgins showed them the renovated scarf-pin, and Kerr and Fatty Wynn gazed at it in loyal admiration, much to the gratification of George Figgins.

"Looks all right now, doesn't it?"

"Topping," said Kerr.
"Regular blaze!" said Fatty Wynn.
"If I hadn't had a remittance to-day, I was going to ask Mr. Munsey to buy that diamond," said Figgins confi-dentially. "I'd have let it go, you know, to keep the study in funds." Kerr bent over his bike, looking at

the valve

He had to turn his face away for a moment, as he imagined what the jeweller would have thought if he had been requested to purchase that famous diamond.

Mr. Munsey would, perhaps, have replied that it was not in his line, and might have recommended Figgins to take it along to the glassware shop down the street But if he purchased it, certainly his highest offer would have

been sixpence or ninepence.
Fortunately, Figgins had not been reduced to making that painful discovery.
The chums of the New House remounted their machines, and pedalled away to St. Jim's in great spirits. It was getting near tea-time, and they were feeling hungry, and there was going to be a whacking feed in Figgins'

It was agreed that all that remained of the quid should be expended in provisions, to make up for the long period of famine.

Figgins & Co. jumped off their machines at the gates of the school and wheeled the bikes in.

"Hallo! Something's up!" said Kerr.

It was clear at once that something was up. There was a crowd in the quadrangle Fellows stood in groups, talking in low voices, with excited looks.

Figgins hailed Taggles, the porter. "What's up Taggy?"

"Something's 'appened in your 'Ouse, Master Figgins," said Taggles.
"My hat What?"
"There's bin a theft."
"Oh danned it mild!" evaluimed

"Oh, draw it mild!" exclaimed Figgins & Co. with one voice, incredulously.

"It's true, Master Figgins," said Taggles stolidly. "I 'eard Master Monteith say so, as 'ow somethin' 'ad bin taken in Mr. Ratcliff's study—some money."

Great Scott!" "Which you're to go to your 'Ouse at once, Master Figgins."
"I! Why?"

"Master Monteith told me to tell you as soon as you came in. Which seemed ratty that you was out," sa Taggles.

Figgins locked puzzled.

"Blessed if I see wo," he said.

"Nothing unusual in going out on a half-holiday, is there?"

Taggles locked stolid, and made no

"I surpose Sefton or Craik's been worrying again!" growled Fatty Wynn. "I'm getting fed up with them."
"No; Craik was at Munsey's," said Figgins. "He was in Mr. Munsey's back-room when I was there. It must back-room when I was there. It must be Sefton, I suppose, though I'm blessed if I know what he's got up against me this time. Do you know, Taggy?"

"Which you'll soon see, Master Figgins," said Taggles uneasily.

"So it is Sefton?" grunted Figgins, "No, it ain't."

"Ther what is it?"

"Then what is it?"

"You'd better go in at once, sir."
"Look here, what are you being so jolly mysterious about?" demanded Figgins, a little exasperated.

Taggles did not answer.

"It's sickening," morosely. "Some said Figgins "Somebody's always dropping on us, and just as we're in luck for once, too. Taggles, you hard-hearted old reprobate, I've come into a fortune to-day, and we're going to have a feed."

Taggles looked startled.
"Good gracious, Master Figgins!" he

exclaimed.

exclaimed.

Figgins stared at him.

"What's the matter now?" he demanded "Nothing surprising in my getting a remittance to-day, is there?"

"Oh, Master Figgins!"

"Tain't the first time my pater's sent me a quid," said Figgins, astounded. "What on earth are you making that face about, Taggles?"

Taggles' face was a study.
"Don't tork like that, Master
Figgins," he mumbled. "I won't repeat wot you've said to me. I can't believe it, anyway."

it, anyway."

"You can't believe what?"

"Oh, nothing!"

"You'd better leave the gin and water alone, I should say, Taggy," said Figgins, coming to the conclusion that the old porter had been drinking. "Come on, you chaps; no getting any sense out of Taggy. Go and sleep it off, Taggy!"

The three churas wheeled their bikes

The three churas wheeled their bikes in. Redfern ran to meet them.

"You're to go in at once, Figgy," he gasped. "Give me your bike. I'll look after it. I don't believe it, old chap—remember that—nobody does."
"What!" yelled Figgins.

Before Redfern could reply, Monteith, the head prefect of the New House, hurried up, his face troubled and frowning.

"So you've come in at last!" he sclaimed. "Where have you been, exclaimed. Figgins?

"Over to Wayland," said Figgins.

"Blessed if I see that it matters; but Diessed if I see that it matters; but I've been to Munsey's to get my diamond scarf-pin," replied Figgins. "It's been ready for me for some days, but I couldn't go before to-day, as I was stony, if you want to know all about it, Monteith."

"Oh, you were stony!" said Monteith,

"Yes, I fancy all the House knows.
that," grinned Figgins. "Never was such a drought in cash. We've been broke to the wide."

"And you are in funds to-day?"
"Yes, rather!" Figgins jovially jingled in his pocket the change of his jingled in his pocket the change of his quid. "Rolling in in—in silver and coppers, anyway. Sixteen bob left."
"Follow me at once, Figgins. Redfern will take your bike."
"Right-ho! But what's up?"
"You'll soon see."
"Firging greatly wondering followed.

Figgins, greatly wondering, followed the head prefect to the House. Arthur Augustus D'Arcy made a dive

at him near the New House.

"Figgay, old man!"
"Hallo!" said Figgins.

"It's all wot, deah boy. Old Watty is as mad as a hattah! Pway beah in mind that we don't believe a word of

"Has everybody gone potty?" gasped iggins. "What on earth's hap-Figgins. pened?"

"I know it's all wotten lies," said D'Arcy. "All beastly lies. Old Watty is mad—mad as a March hattah—I mean hare!

Monteith dropped his hand on Figgins' shoulder and marched him on. Figgins was beginning to wonder whether he was on his head or his heels.

Round the doorway of the New House a crowd stared at Figgins as he came up with the prefect. He caught sneering looks on the faces of Mellish of the Fourth, and Crooke and Clampe of the Shell. Pigott of the Third was the Shell. Pigott of the Third was grinning. But most of the fellows were looking serious, or downcast, or indignant.

Figgins gazed round at the circle of faces, but he had no time to speak.

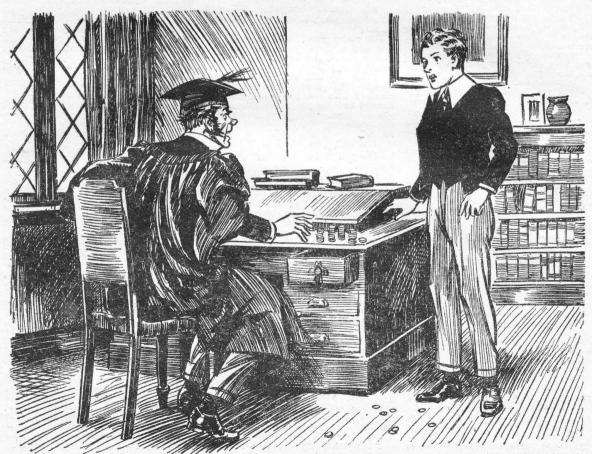
Monteith took him into the House at

Mr. Ratcliff was in the Hall.

The New House master was pale, and evidently furious. At the sight of Figgins he uttered an exclamation, or,

rather, a yell.
"Ha! He has come back!"

Figgins blinked at him.
"Here I am, sir!" he replied. "Do you want me?"



Mr. Ratcliff was so engrossed in counting his sovereigns that he did not see or hear Figgins till the junior reached his desk. Then the New House master spun round violently, scattering some of the coins on the floor. "Figgins!"

exclaimed Mr. Ratcliff furiously. "How dare you enter my study without knocking?" THE GEM LIBRARY.-No. 1,531.

"You young scoundrel!" exclaimed Mr. Ratcliff.

Figgy's eyes gleamed.

"What are you calling me? How dare you!" he shouted. "Let me go, Monteith! I'm going to the Head. I'll ask him whether I'm to be called a scoundrel!"

"Quiet, you young ass!" muttered Monteith

Monteith.

"You unscrupulous young rascal!" shouted Mr. Ratcliff. "Where is the money you have taken from my study? Figgins gasped in amazement. "The—the money!" he stammered. "Where is it?"

"I suppose you're mad," said Figgins. "You must be, if you think

Figgins. "You must be, if you think I've taken any money from your study."
"Hear, hear!" yelled Tom Merry & Co. from the quadrangle.
"Mad as a hattah, deah boy!"
Mr. Ratcliff glared round furiously.
"Silence! Figgins, I give you an opportunity of handing back immediately what you have stolen, and in that case, I will ask Dr. Holmes simply to expel you from the school. But upless expel you from the school. But unless you hand the money back, the police will be sent for."

Figgins tried to pull himself together. He turned to Monteith.

"Has any money been stolen from Mr. Ratcliff's study?" he asked.

Monteith looked very hard at him. "Yes," he said.

"Yes," he said.

'And does the old fool think I took it?"

"Shut up, you young duffer!"

Mr. Ratcliff trembled with rage. He had never been called an old fool before by a junior in his House. But Figgins had never been called a thief before,

had never been called a thief before, and he did not measure his words.

"Figgins!" spluttered the House-master. "This insolence will make matters worse for you! I repeat—"

"You needn't trouble to repeat it," said Figgins. "You've accused me of stealing. Well, it's a lie!"

"You—you—"
"And I'm going to the Head! Let

"And I'm going to the Head! Let go my shoulder, Monteith."

And as Monteith did not let go, Figgins wrenched himself furiously away, and rushed out into the quadrangle.

CHAPTER 9. No. 7979797!

"SEIZE Rate him!" shouted Ratcliff.

Monteith and Sefton and two other prefects made a rush after

Figgins.
Mr Ratcliff's impression was that

Mr Ratchir's impression was that Figgins was trying to escape. But that was not Figgins' idea at all. He was heading for the School House at a run. The prefects would probably have caught him in the quad, however, but there was a rush of juniors to interpose, and the pursuers bumped into the Tarrible Three and Study No.6 and

pose, and the pursuers bumped into the Terrible Three, and Study No. 6, and a dozen more fellows.

It was easy to see that, so far, at least, Figgins' innocence was believed in by his schoolfellows of both Houses, with few exceptions.

"Get out of the way!" roared Sefton.

"Wats !"

"Hook it, Figgy!" Figgins hooked it at top speed. He was only anxious to get to the Head. He had an instinctive reliance upon Dr. Holmes The Head would see justice done.

Kerr and Fatty Wynn joined him as he ran, and kept pace with him.
"What is it?" panted Kerr. "What's happened Figgy?"

THE GEM LIERARY.-No. 1,531.

Figgy almost stuttered with rage.

"That beast has accused me of robbing him! I'm going to the Head!"

Kerr looked back.

The New House prefects were mixed up with a crowd of juniors, and Mr. Rateliff was raving with wrath.

"Good!" muttered Kerr. "Better get to the Head at once! We'll come in with you—better see it through

get to the Head at once! We'll come in with you—better see it through together."
"Yes, rather!" said Fatty Wynn.
Fatty did not even remember that

it was tea-time just then.

They rushed into the School House.

Without a pause they dashed on to the Head's study, and Figgins knocked at the door—a hurried knock, that was unintentionally a terrific bang.

Then he opened the door and they approximately a study of the second state of the second second

entered

Dr. Holmes was at his desk, but he was not reading or writing. There was a cloud on his brow. From the study window he had seen Figgins make that wild break across the quadrangle.

rangle.
"Dr. Holmes," panted Figgins breathlessly, "I—I—I—"
"Well, Figgins?"
"Mr. Ratcliff says—"
"Mr. Ratcliff has already acquainted me with the matter, Figgins," said Dr. Holmes kindly and quietly. "Calm yourself, my boy."

"But he accuses me of stealing, sir!"
"I am aware of it."

"He says some money has been taken from his study."
"That has certainly happened, Figgins. Fifty pounds in gold has been taken from his desk."
"But—but—" Figgins staggered.

"You—you don't believe that I've done it, sir?"

it, sir?"

The junior was almost overcome. He had had a vague idea that once the matter was placed before the Head, it would be all right.

"Calm yourself, my boy," said the Head. "The matter will be carefully

nquired into. I had requested Mr. Rateliff to bring you to me immediately you returned. You were absent when the discovery was made, I under-

'I've only just heard of it, sir."

"I've only just heard of it, sir."

"Do you know anything about it, Figgins?"

"How could I know anything about it, sir, unless I was the thief?"

Dr. Holmes compressed his lips.

"That is the point in question, Figgins. Mr. Ratcliff has not made this accusation lightly. There appears to be evidence."

"There can't be, sir. I suppose he's making an idiotic mistake," said Figgins. "I can't say I'm sorry his money has been taken. It serves him right!"
"Figgins!"
"If he hadn't been a miser, he wouldn't have had it there at all," said Figgins. "Everybody in the House says the same."
"You must not speak of your House-

You must not speak of your Housemaster in that way, Figgins," said the Head sternly. "Control yourself."
"Well, he called me a thief!" said

Mr. Ratcliff entered the study. He was pale with rage, and he gave Figgins a bitter and furious look.

Probably he had heard Figgins' words as he came along the passage.
"Ah, you are here, Mr. Ratcliff!" said the Head. "We will go into this

Kerr and Wynn did not move, but

Kerr and Wynn did not move, but they looked at the Head.

"We're Figgins' chums, sir," said Kerr. "Will you let us stay and hear what's the matter? We know that Figgins is innocent."

"There is no harm in these boys remaining. Mr Rateliff. I hope that this accusation may turn out to be a dreadful mistake."

"I have asked Figgins to return the money, sir, and he has refused. Have I your permission to telephone for the police?"

Dr. Holmes frowned.

police?"

Dr. Holmes frowned.
"You are aware, Mr. Ratcliff, that it is not my desire to make a public scandal of this unhappy matter. We can decide it ourselves without troubling the police."
"The money must be returned, sir.".
"The money will be returned, or it will be made good. If Figgins has taken it, it is hardly likely that he has been able to dispose of it so soon. But been able to dispose of it so soon. that is what we have to ascertain.

that is what we have to ascertain. Figgins, pray answer my questions, and reflect before you answer. You were aware that Mr. Ratcliff had a sum in gold locked up in his desk?"

"Everybody in the House knew it, sir."

"That is false!" said Mr. Ratcliff savagely. "The discovery was made yesterday by Figgins when he entered my study. I have not said a word on the matter myself, and it is impossible that it should be known. No one but Figgins was aware of it." Figgins was aware of it.

Figgins was aware of it."
Figgins laughed angrily.
"Ask any chap in the New House, sir!" he exclaimed. "They'll all tell you."

"I shall certainly do so, Figgins," said the Head. "Listen to me, my boy. Mr. Ratcliff went to his desk this afternoon to ascertain whether the money was safe."
"He does that often, sir," said

"He does that often, sin, said Figgins.
"You have been spying, evidently, then," said Mr. Ratcliff.
"I haven't been spying!" exclaimed Figgins fiercely. "Lots of fellows have heard the money clinking when they've passed the door. It's a regular joke in the House."

The Housemaster bit his lip savagely.

The Housemaster bit his lip savagely. "Mr. Ratcliff found that the money was missing," resumed the Head. "It was safe when he saw it yesterday, and it is impossible that it can have been taken during the day. Some boy must have entered his study last night and taken it—some boy belonging to the New House—as it was impossible that the House could be entered from with-

the House could be entered from without. Some boy went down from his
dormitory in the night and committed
the robbery."
"Well, I didn't, and I can't imagine
who did," said Figgins. "I know jolly
well it wasn't anybody in the Fourth. Why, sir, how can I open a Yale lock without a key? We all knew that Mr. Ratcliff had had a Yale lock put on specially, and that he kept the key about him."

"This is mere subterfuge," said Mr. Ratcliff. "Figgins knows perfectly well

Ratchiff. "Figgins knows perfectly well how the robbery was effected."
"Pray leave it to me, Mr. Ratcliff. Figgins, the lock was not opened—that was impossible. The thief opened the lower drawer, and cut out the bottom of the drawer containing the bag of coin so that he was able to the interest. coin, so that he was able to take it from below. This must have taken him some "Ah, you are here, Mr. Ratcliff!" below. This must have taken him some said the Head. "We will go into this matter now." time—half an hour, at least—so it is matter now." ("Kerr and Wynn are not needed during the night. Did you leave your here," said Mr. Ratcliff; and he pointed to the door. "No, sir."

The Head sighed.
"Then how comes it, Figgins, that you were in possession to-day of a currency note for one pound belonging to Mr. Ratcliff?"

Figgins stared.
"I wasn't, sir," he replied.
Dr. Holmes held up his hand.
"The fact is indisputable," he replied; and Figgins almost staggered.
"Listen to me carefully, Figgins, and calm yourself. Mr. Ratcliff kept some other money in that drawer along with

other money in that drawer along with the bag of coins—several currency notes, in fact."

"Three currency notes for one pound each, and one for ten shillings," said Mr. Ratcliff acidly. "These were taken along with the gold."

"You hear, Figgins?"

"I hear, sir," said Figgins dazedly.

"Upon discovering his less. Mr. Rat.

"Upon discovering his loss, Mr. Rat-cliff tells me that he thought of you at once, being under the impression that you were the only boy who knew that you were the only boy who knew that the gold was there. But he made investigations immediately, hoping to trace the notes by the numbers, and his first step was to visit the school shop, to ascertain whether any boy belonging to his House had been spending money there in currency notes. He found that you had changed a pound note there soon after dinner."
"That's true," said Figgins.

"Mrs. Taggles produced the note, and it proved to bear the number of one of the notes taken from Mr. Ratcliff's desk."

"That's impossible, sir!"
"The number," said Mr. Ratcliff, in a grinding voice, "was 7979797. I

"You deny all knowledge of the make a careful note of all numbers—it take the numbers of their notes, I matter?"

"Yes, sir!"

take the numbers of their notes, I is my habit. There is not the slightest believe."

Dr. Holmes looked at him very hard.

"What have you to say, Figgins?" Figgins almost smiled now. It was clear to him that Mr. Ratcliff had made a ridiculous mistake, and that it

could be proved.

"I say that the note I changed was ine, sir, and I can prove it. Mr. Ratcliff is mistaken about the number."

Kerr and Wynn breathed more freely

"If you can prove that the note was "If you can prove that the late."
yours, Figgins, I must conclude that
Mr. Ratcliff made a mistake about the
number," said the Head. "But you must prove this very conclusively. "I can do that easily, sir."

"Very good! Mr. Ratcliff tells me that he has made inquiries in your House, and it appears that you have been short of money of late."

"Quite so, sir." "Yet to-day you were in possession of a pound note?"
"Yes cir"

Yes, sir.

"Kindly explain this, then."
"It's simple enough, sir. I had a remittance to-day from my pater."

"You mean to say that your father not you that note?" asked Mr. Ratcliff.

"Yes, sir."

"A barefaced falsehood!" exclaimed "A barefaced falsehood!" exclaimed the New House master furiously. "I repeat, Dr. Holmes, that there is not the slightest possibility of a mistake in the matter. I am a methodical man, and I have never omitted to take the number of a banknote in my possession.

"I can prove it," said Figgins. "My father's a banker, and bankers always

Dr. Holmes looked at him very hard, "You had a letter from your father, Figgins, with the note?" "Certainly, sir!"

"Have you any objection to my seeing the letter?"
"Of course not, sir. Here it is."
Figgins handed over the letter at once. Dr. Holmes read it through.

"Your father makes no mention of note being enclosed in the letter, a note being enclosed in the letter, Figgins, Indeed, the letter reads as if he had decided to send you nothing,"
"I know that, sir. He must have decided to put it in at the last moment,

or perhaps the mater did it. Anyway,

or perhaps the mater did it. Anyway, he sent the note."

"The matter must then be referred to your father, Figgins. I will send a telegram immediately, asking him to furnish the number of the note he sent you in his letter."

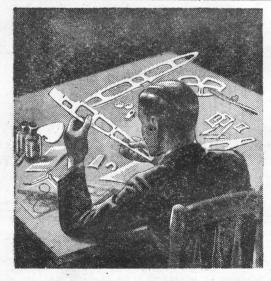
"That will settle it, sir," said Figgins confidently. "You see, my father's a banker, and he's awfully careful with money. I'm quite sure he knows the number of the note he sent me. Of course, I never noticed it myself, but the pater always does." myself, but the pater always does.

The Head looked at Mr. Ratcliff. Even that acid gentleman seemed to be a little staggered by Figgins' evi-Kerr and Wynn confidence.

dent confidence. Kerr and wynn began to smile,
"That will settle the matter definitely," said the Head. "If your father sends this number, Figgins, you will be held to be perfectly clear of all suspicion, and Mr. Ratcliff will admit that he has made a mistake."

"I have not made a mistake," said

(Continued on the next page.)



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Mr. Ratcliff. "That is inconceivable. I cannot believe for one moment that Mr. Figgins will send this number as the number of the note he sent his son. Indeed, I doubt whether he sent fig-gins a note at all. I must ask that Figgins is allowed no opportunity of communicating with his home."

Figgins turned crimson. "Do you think my father would back me up if I'd stolen something?" he

said.
Dr. Holmes raised his hand.

"That is a very unjust and un-pleasant observation, Mr. Ratcliff. I am quite assured that Mr. Figgins would state the exact facts, and would never dream of deceiving us to shield his son. However, as you have ex-pressed a doubt, for Figgins' own sake I shall see that he is kept under observation until a reply has been received from his father. Figgins, you will remain in this house, and I shall ask Kildare to see that you do not leave

it."

"I don't mind, sir," said Figgins.

"Mr. Ratcliff has accused me of being a thief, and now he says my father may be a liar—"

"The more of the says my father may be a liar—"

"Pray say no more, Figgins! I feel that this unhappy matter will be cleared up, so far as you are concerned, at least. I have your word that you will stay in the Common-room until I "Certainly, sir!"
Dr. Holmes rang, and sent the page

for Kildare.

The captain of St. Jim's came in, looking very grave.

"Kildare," said the Head, "Figgins is at the moment under an unpleasant suspicion, and for his own sake he is not to have any opportunity of com-municating with anyone outside the school until I have received a reply to my telegram to his father. Will you oblige me by keeping an eye on him till I send for him? He is to remain in the School House."

"I will do so, sir, of course."

"You may go Figgins." with Kildare.

Figgins & Co. left the study with the

captain of the school.

Dr. Holmes wrote out the telegram to Mr. Figgins, and Mr. Ratcliff took to Mr. Figgins, and Mr. Matchin took it down to the post office himself, where it was promptly dispatched to Figgy's pater at Bristol. And very nearly all St. Jim's waited anxiously for the reply.

CHAPTER 10. The Blow Falls!

LL wight, deah boy?" All serene-what?" "Has Ratty been shut up?"
"How goes it, old scout?"

These and many more questions were These and many more questions were simply rained on Figgins in the Common-room in the School House. Word having passed round that Figgins was there, Figgy's friends swarmed in from all quarters. They believed implicitly in Figgins' innocence, and they were agger to testify the same were eager to testify the same.

They found Figgins very quiet, but

serene and confident.

Figgins appeared to have no doubt about the result of the inquiry, but the bitter humiliation of having been sus-

"It's all right," Figgins told his friends—"right as rain, as far as that goes. Ratty has made a fatheaded mistake."

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"Yaas; we all knew that, deah boy."
"Yes, rather!"

"Yes, rather?"
"Nobody was idiot enough to think anything else for a minute, Figgy," said Tom Merry. "You never doubted any of us, I'm sure?"

Figgy nodded.
"Well, I naturally should have expected that you'd back me up," he said, "only it's not pleasant to be called a thief, even by an old fool who's made a mistake. I suppose Ratty was so wild at losing his money that he was ready to go for anybody. The queer thing is that it's really been taken; so there's a thief in the school somewhere, unless it was a burglar."

"It wasn't a burglar," said Kerr quietly. "How do you know?"

"There would have been some trace of his having got into the House last night, Besides, how could an outsider know about that money in Ratty's desk? Besides, a burglar could have opened a lock on the drawer, and wouldn't have spent half the night or more cutting out the bottom of the drawer from underneath.'

"Trust a keen, canny Scot for working it out Scot for working to our like a giddy mathematical problem," said Figgins. "I suppose Kerr's right. It seems that some New suppose Kerr's right. It seems that some New House chap has done it. Might have done it to give Ratty a fright, though. You see, we're all down on him for hearding the gold like a miser."

"It's a jolly serious matter," remarked Fatty Wynn. "It isn't pleasant to have a thief in the House. And if it's only a trick to scare Ratty, the fellow who's done it is a fellow who's done it is a silly idiot! He'll be taken for a thief."

"The best of it is, that he can hide his plunder while

can hide his plunder while Ratty's on a false track," remarked Jack Blake. "But what made the fathead jump on you?" "Because I saw the money in his study yesterday. He was counting it in his miserly way when Sefton sent me in, and he Sefton sent me in, and he knocked some of it over, and I collected it up off the floor for him. The old ass thought from that that I was the only fellow in the

House who knew it was there." "Ha, ha, ha!"

"Ha, na, na:
"Why, everybody's known it for
"Why, everybody's known it for
"I'll jolly ages!" exclaimed Redfern. "I'll jolly soon tell the Head that if he wants to ages!"

The awful duffer!" said Tom Merry. "Why, we've known about it in the School House, for that matter. We've heard you chaps joking about it."

"Yaas, wathah!"

"And is that all he's got against you, Figgy?"

"No; there's something more serious than that—a fatheaded mistake about the number of a note," said Figgins. "You remember I had a quid from my pater to-day, and we changed it when we had the ginger-pop at Mrs. Taggles, Well, Ratty's got that note from Mrs. Taggles, and he says it's the same number as one of the notes that was taken out of his desk."
"Phew!"

"Of course it's a mistake," said Tom. "Ratty's taken the wrong number down.

"Queer mistake for Ratty to make," said Kerr thoughtfully. "He's as methodical as a machine. I should almost have said it was impossible for Ratty to make a mistake like that, as Ratty said himself to the Head."
"But he must have," said Tom, with a stare. "I suppose Figgy's pater will be able to tell the number of the note

he sent?"



"You unscrupulous young the The—the money: "The—the money back to "Unless you hand the money back to

"The Head's wired to him for it," said Figgins. "I am shut up here till the answer comes. Ratty suspects I the answer comes. Ratty suspects 1 might wire home, and that my pater might tell a lie to shield me. He as good as said so to the Head. What do you think of that?"

"The cad! The rotter! The worm!"

"You mustn't speak of Mr. Ratcliff like that, kid," broke in Kildare.

"Ahem! Forgot you were here, Kildare," said Blake. "Sorry. But—if you weren't here, you know—Ratty is a howling cad!"

Kildare," said Blake. "Sorry. But—
if you weren't here, you know—Ratty is
a howling cad!"
"Ha, ha, ha!"
"I say, it's tea-time, I should think,"
remarked Fatty Wynn. "We were
going to have a feed in our study, you
know. It may be hours before they get
an answer from Bristol. Of course,
we're not going to leave Figgy. Suppose we have tea here?"

"Good egg!"
"We'll have a thumping big spread!"
exclaimed Tom Merry. "A regular
feast—a feast of confidence in Figgins."

"Hurrah!"

The suggestion caught on at once. The suggestion caught on at once. The juniors were so sympathetic with Figgins, and so indignant against Mr. Ratcliff, that they were eager for a chance to display their feelings—and Tom Merry's suggestion was the right idea at the right moment.

Figgins was handing out his sixteen shillings, but Tom Merry stopped him.

"No; this is a School House treat,"



Where is the money you have taken from my study ?,? nnered. "Where is it ? " said the New House master, be police will be sent for!"

he said. "You can stand your whack

Monty Lowther held out a cap for funds, and coins showered into it, and the Terrible Three went to do the shop-They came back laden with tuck, and the big table in the Common-room

was soon groaning under good things. Figgins & Co. were the guests of honour, but half the juniors of both

Houses crowded in.

Kildare of the Sixth smilingly consented to join the party, as a testimony of confidence in Figgins, as Tom Merry put it. But as the captain of St. Jim's could not go to his study to tea, he was all the more willing to testify to his confidence in Figgins by joining in the junior spread.

The Sixth Former's presence kept the tongues of the juniors somewhat in check, but covert allusions were made

to Mr. Rateliff and his ridiculous suspicions.

In the prefect's presence they could not drink confusion to Mr. Ratcliff; but they could drink Figgins' health, and confusion to all his enemies, and down with Old Hunks and Old Bones and Long Nosey, and so forth; and the captain of St Jim's affected not to recognise Mr. Ratcliff under those titles.

It was a merry tea party, and every face was merry, excepting one—and that one was George Francis Kerr's.

Figgins, exasperated as he was by Mr. Ratcliff's suspicion, soon recovered his good-humour amid the general hilarity,

but Kerr remained in a very thoughtful mood.

Indeed, from Kerr's silence and thoughtfulness one might have supposed that George Kerr was under suspicion, and not Kerr's

under suspicion, and not Figgins.
"Penny for 'em," said Tom Merry at last, slap-ping Kerr on the shoulder. "What are you browsing on, Kerr, old man?"

The Scottish junior smiled faintly.

"I'm worried," he said. "But it's all right, isn't

"I hope so."

"I don't see anything to worry about," said Figgins.
"I can't understand it, about that number," said Kerr at last. "I'd have sworn that that methodical sworn that that methodical old johnny wouldn't make a mistake in such a matter. They can't have printed two notes of the same number by mistake. I can't understand it. It beats me hollow. I wish that wire would come."

"Dash it all, Kerr, old man," said Figgins, "that really sounds as if you thought it might be

thought it might be Ratty's note I changed at the shop!"

the shop!"

"You know I don't think that, Figgy," said his chum quietly. "But I can't understand it. I've got a feeling that there's more in this than meets the eye. Old Ratty is like a machine—and a machine—doesn't make mistakes in numbers. It beats me hollow and it worries me."
"That's the worst of being a blessed Scotsman," said Fatty Wynn sagely. "You think too much, you there's a difficulty, you can

"You think too much, you know. If there's a difficulty, you can work it out all right; and if there isn't one, you make one."

"Ha, ha, ha!"

Kerr smiled. Although Figgins was the great chief of the celebrated Co., and Kerr was his loyal follower, it was no secret that the Scottish junior provided the brains of the firm. vided the brains of the firm.

Kerr's observation cast rather a "damper" on the cheerful spirits of the

"damper" on the cheerful spirits of the juniors who heard him.
"But the wire from Figgy's father will settle it," said Blake.
"I hope it will," said Kerr.
"But it must." said Tom Merry.
"Well, it must then, if you like." said Kerr. "I wish it would come. If it turns out to be a different number, I——"

"But it can't," said Figgins. "No, I suppose it can't.

But Kerr was evidently uneasy. What he feared he hardly knew himself; but he saw more deeply into the matter than the other fellows, and he felt that there was something more in it than they had seen—something behind something he could not grasp.

He could almost have sworn that Mr.

Ratcliff had not made a mistake in taking down the number of the note; yet to believe that Figgy's note was Ratty's property was to believe that Figgy was the thief-which was inadmis-

The Scottish junior felt all at sea. He was puzzled and baffled by the strange affair, and he waited with feverish eagerness for the reply to come from Bristol.

To the other fellows, however, the time passed quickly enough.

Toby put his head into the Common-

room at last. He spoke to Kildare. "The 'Ead wants you and Master Figgins, sir."
Kildare rose.

"Come on, Figgins."
"Has there been a telegram, Toby?"

"Yessir. I've just took it in to the 'Ead. Mr. Ratcliff's there."

The Co. followed Figgins.

Kildare did not appear to notice them. In the Common-room the rest of the juniors remained waiting. They expected that in a few minutes now it would be made known that Figgins' name was cleared.

If Mr. Figgins' wire announced that

the number of the note he had sent his son was No. 7979797, even Mr. Rateliff would have to acknowledge that he had

made a mistake.

Kildare tapped at the Head's door and entered, with Figgins, Kerr, and Wynn.

Mr. Ratcliff, standing by the window, gave Figgins a bitter look; there was a sneering curl to his thin lips.

with a The Head sat at his table, telegram open before him. His brow was dark. He raised his eyes and fixed them on Figgins.

"I have received the reply from your father, Figgins."
"Yes, sir," said Figgins confidently.
"He states that he sent you no money at all to-day."

Figgins stared. For a moment the Head's words carried hardly any meaning to his mind.
"You may see the message," said the

Head. Figgins mechanically took the tele-

gram. It ran: "No note enclosed in letter to my son. "G. Figgins."

Figgins read that curt, stunning message, and the study seemed to swim round him. He looked wildly at the Head and pressed his hand to his brow.

Kerr's firm grasp closed on his arm. "Keep steady, old man," whisper whispered

CHAPTER 11.

Guilty!

IGGINS gazed at his chum without replying He could not speak. His head

Was throbbing; the room was swimming before his gaze. His father denied having sent him a note in the letter. Was he mad or dreaming?

Dr. Holmes' brow was stern, inflexible now. With Mr. Figgins' wire before his eyes there was only one conclusion that he could possibly come to—that The Gem Library.—No. 1,531.

Figgins had told him a lie; that the jumor had attempted a "bluff," hoping to be able to communicate with his father and to get the old gentleman to see him through; or else hoping that his falsehood would stop further investiga-

"Figgins"—Dr. Holmes' voice was very deep—"you see what your father says?"
"I—I see," stammered Figgins, trying to pull himself together. "I—I

don't understand it, sir!"

"You stated that a one-pound note was enclosed in the letter from your

"Yes, sir."

"Your father states that no note at all was enclosed in the letter."

"I don't understand."

"I don't understand."
"The wording of the letter you showed me bears out your father's statement, if it needed it. It is clear that your father did not send you a remittance at all. You had asked him for a remittance, and, in reply, he advised you to keep within your allowance. I wired your father: 'Please send number of note remitted to your son in letter received to day.' He has send number of note remitted to your son in letter received to-day.' He has replied, as you see: 'No note enclosed in letter to my son.' It is a great shock to me, Figgins, to find that you could utter falsehoods in my presence with so convincing an air of truth that I myself believed see!" believed you!"

"Falsehoods, sir!" gasped Figgins.
"You will now, I trust, confess what you have done with the rest of Mr. Ratcliff's money, and restore it. In that case, the matter may be kept out of the hands of the police. You may be sent home quietly, and a scandal avoided."

Figgins looked wildly at the Head. "I don't know anything about Mr. Ratcliff's money," he muttered brokenly. "What should I know about

Dr. Holmes' face hardened.

"Is it possible, Figgins, that you think of keeping up your useless denials, when your guilt is proved by your father's own evidence?"

"My guilt! "said Figgins dazedly."

"My guilt! I—I think I must be going mad, or else the pater is. There was a one-pound note in my letter, wasn't there Kerr?" "Yes," said Kerr steadily.
"Mr. Figgins states that there was

not," said the Head.

Figgins passed his hand over his burning forehead.

"I—I see he does," he said. "I can't understand it. There was a note in the letter-Kerr and Wynn know it. Kerr

"Figgins was sitting beside me at the dinner-table, sir," said Kerr. "He took the note out of the letter."

"He appeared to do so, to deceive you, Kerr," said the Head sadly. "Doubtless he had the note in his hand both the had the hote in his hand ready. He wished to deceive you, my boy, as you knew that he had no money, and he had to account for having it."

"Perhaps Kerr is prepared to state that he accountly come the note in the

that he actually saw the note in the envelope?" said Mr. Ratcliff bitterly.

Kerr did not hesitate.

"Figgins opened it under the edge of

the table in the dining-room," he said. "I saw the note in his hand as soon as

"It would be easy for him to make it appear that he had taken it from the letter, Kerr," said the Head.

"I suppose it would, sir," said Kerr quietly; "if Figgins was that kind of THE GEM LIBRARY.—No. 1,531.

chap. But the note was in the Ratcliff, looking inquiringly at the envelope."

"How do you know, Kerr?"

"Because Figgins said so, sir," replied Kerr.

plied Kerr.

The Head sighed.

"Your faith in your friend does you credit, my boy," he said. "But you see that Figgins' father states that he sent no note. You do not suggest that Mr. Figgins is telling an untruth which could only win his son?" could only ruin his son?"

Of course not, sir. Mr. Figgins says that he did not put a note in the letter, and so he did not, I suppose. But there was a note in the letter when Figgins opened it, because Figgins said so."

"You are stating an impossibility, Kerr. Please say no more. Figgins, I ask you once again, will you reveal what you have done with Mr. Ratcliff's money?"

Figgins burst into a harsh, savage laugh.

"I don't know anything about his rotten money, and I don't care!" he shouted. "I'm not a thief! That's all shouted. "I'm not a thief! That's all I know!"
"We know you're not, Figgy, old

ABSENT-MINDED!



The professor waters the garden! Half-a-crown has been awarded to J. Bradley, 108, Summerhili Avenue, Toronto, Ontario, Canada.

man!" murmured Fatty Wynn. "They can say what they like, but we know better!" The plump Welsh junior's faith in his chum never wavered.

tath in his chum never wavered. "It's a rotten shame! We know you're all right, old man."
"There's been a trick somewhere—somehow!" said Kerr, between his teeth. "I felt all along there was something behind it, now I know. It's a trick of some brind." of some kind."

"That will do, Kerr!" said the Head harply. "Even Figgins, I presume, will admit now that the note he changed with Mrs. Taggles was Mr. Ratcliff's property."

"It—it looks like it, sir," stammered Figgins, "but—but how did it get into letter, then?"

The Head made an impatient gesture. Naturally, he was angered at Figgins keeping up the same story in the face of such overwhelming evidence.

"Do you understand, Figgins, that unless you confess, I shall be obliged to send for the police?" he asked.

"I am not going to confess to what I've not done!" said Figgins stubbornly.

"Shall I telephone, sir?" asked Mr.

Head.

Dr. Holmes hesitated.

"I am reluctant to allow the matter to go so far," he said. "I will give this wretched boy time to reflect on his position. I will also send for his father. Mr. Figgins may have some influence over him, and when the money has been restored, he may take Figgins with him away from the school. If he can bring his son to reason, it will save a dreadful scandal. Otherwise, the matter will be placed in the hands of the police. Take Figgins away, and place him in security!

Figgins was dazed; he did not speak another word as the New House master

led him from the study.

In the wide passage outside a crowd had gathered; the juniors had come out of the Common-room to give Figgins a triumphant reception on his acquittal.

But the cheer that trembled on their lips died away in a low murmur at the sight of Figgins' stricken, haggard face, which struck almost a chill to their. hearts.

"I-I say, what's the matter?" asked om Merry. "Figgy, isn't it all Tom Merry.

Figgins gave a bitter laugh. "Oh, I'm guilty!" he said. been found guilty, anyway. They say I'm a thief, and I'm going to be kicked out of the school."

"But—but your father—"
Mr. Rateliff broke in. In his enjoyment of this moment Mr. Rateliff was almost consoled for the loss of fifty-

three pounds ten shillings.

He knew how the tide had run in favour of Figgins, and how heartily all St. Jim's had condemned his accuser. The blow he had struck now was a solace to him.

solace to him.

"The matter has now been cleared up," said Mr Ratcliff, in an acid voice.

"The result may be made public in the school. Figgins' father, in reply to the Head's telegram, declares that he did not send Figgins a remittance in his latter." letter " "Oh !"

"Bai Jove!"
"The note Figgins changed with Mrs. Taggles was stolen from my desk last night, along with other money. Figgins is to be given the choice of handing back what he has stolen or being handed over himself to the police

in the morning. Come, Figgins!"
Figgins followed his Housemaster without a word, and the juniors were left looking stunned—dumbfounded.

Five minutes later, George Figgins was locked up in the punishment-room of the New House, to await the arrival of his father.

An urgent telegram was immediately dispatched to Mr Figgins, and, later, there came a reply that the Bristol banker would arrive at the school that evening.

In the punishment-room remained alone. He was locked in, and for some time he was left to himself. He sat on the bed in a dazed state, incapable even of thought. blow had fallen upon him and numbed him.

It was clear that the note he had changed in the tuckshop was Mr. Rateliff's note. He could not doubt that now. And that one stunning fact dumbfounded him. How could anyone doubt his guilt, or doubt that he had

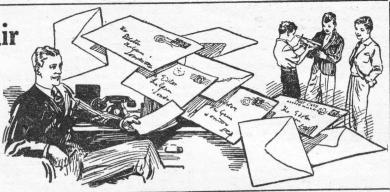
lied to hide his guilt?

He felt that he must go mad as he tried to think of it. How had that

(Continued on page 18.)

The Editor's Chair

Let the Editor be your pal. Drop him a line to-day, addressing your letters: The Editor, The GEM, Fleetway House, Farringdon Street, London, E.C.4.



ALLO, Chums! The fourth and final story in our great series starring St. Jim's characters born in one or other of the four countries of the British Isles will be in your hands next Wednesday. It is early yet to gauge how popular the yarns concerning Kildare and Fatty Wynn have been with readers. But I feel assured that all Gemites, particularly those in Ireland and Wales, have enjoyed them immensely. I anticipate that in my mail during the next few days letters from Ireland and Wales will predominate, and that later I shall be predominate, and that later I shall be hearing from readers in Scotland and England about the last two stories of the series.

As I have previously told readers, the last yarn of the series features Tom Merry as the English representative, and in it you will read how worthily the sunny, good-natured captain of the Shell upholds the fine old tradition of

"THE BULLDOG BREED!"

-which is the appropriate title of next week's sterling story.

Martin Clifford has gone all out to Martin Clifford has gone all out to make this series the best he has ever written, and next Wednesday's yarn provides a fitting climax to his masterly efforts. It deals with the pluck and resource shown by Tom Merry in a dangerous situation—when rescuing a retired major. Out of bounds at the time, Tom takes care to remain anonymous. But other complications arise out mous. But other complications arise out mous. But other complications arise out of the affair, involving Gussy and Mellish, who were also out of bounds when Tom rescued the major. The story has many surprising developments, not the least of which is that Mellish is hailed as the hero!

I will leave Martin Clifford to tell you all about it next Wednesday. You will do your Editor a good turn if you recommend this great yarn to your pals.

"THE FAMOUS FOUR'S GREAT JAPE!"

If you have read in this number the first chapters of this full-of-fun yarn, you are no doubt eager to see how Harry Wharton & Co.'s big jape pans out. Frank Richards deals with this next Wednesday, and, believe me, there's a leugh in every line of this ripning story. ripping story.

Tipping story.

The grand state opening of the Friardale Foreign Academy by the mayor is watched very keenly by a large crowd. But none of them is so excited about it as the Greyfriars Remove. They know what the Famous Four have done to the doors and windows! Needless to say, the state opening doesn't go off according to programme—much to the amusement of the onlookers.

See that you don't miss next week's issue, chums!

MODEL FLYING.

Lots of fellows, I know, are model flying enthusiasts, and I expect there are many of you who have already are many of you who have already taken advantage of the coupon on page 13. If not, you should lose no time in sending for the "Frog" coloured leaflet, with particulars of the Frog Flying Club, and how to obtain handsome enamelled Frog Pilot Badges.

In nearly every district there is a model flying club, which holds competitions under proper regulations, and for those of you who find as much interest in building your own machine as flying it, there is a large range of Frog scale model construction kits at prices as low as half-a-crown.

IN REPLY TO READERS.

J. Hamper (Eastbourne).—Yes, you may have Martin Clifford's and my autograph. Will you send along your album? I'm sorry, but I cannot answer all your questions. It would fill a column of this page, and I've got many other letters to answer. The issue of the GEM in which Tom Merry's arrival at St. Jim's is dealt with passed out of the GEM in which Tom Merry's arrival at St. Jim's is dealt with passed out of print years ago. At various times I have given the ages of all the characters you name. Masters' ages are not disclosed. Yes, both the Terrible Three and Figgins & Co. have had other studymates, but not for long. Have another attempt to win half-a-crown.

another attempt to win half-a-crown.

R. Judges (St. Albans).—The GEM artist is R. J. Macdonald. The "Magnet" artist is C. H. Chapman. Why should it be "daft" for Gussy to wear a monocle? If one of his eyes is weak he would naturally wear one. I disagree with you that Kildare always appears in illustrations to be the same height as Tom Merry & Co. Mr. Brooks doesn't write for any weekly school story publication now. His St. Frank's yarns appear in the "Schoolboys' Own Library" every month.

W. Fritzsche (Cambridge, South Africa).—Thanks for your suggestion to make readers send in four coupons with their "Pen Pal" notices. I see your point of view, but I think that one coupon is really sufficient. Your joke just missed the mark. Let's hope your next one doesn't.

O. Naylor (Deptford, S.E.8).—No, it

O. Naylor (Deptford, S.E.8).-No, it is not necessary for you to send in an

illustration with your joke, but describe

the picture as best you can.

"Southampton Reader."—Tom Merry

"Southampton Reader."—Tom Merry is sixteen; Harry Wharton, fifteen years four months; and Gordon Gay, fifteen and a half. Glad to hear that you haven't missed a GEM for two years. Keep it up.

H. Evans (Edgware).—The letter containing your "Pen Pal" notice hasn't gone astray. However, the new notice will appear as soon as possible. There is still a waiting list. Cousin Ethel is a big favourite with GEM readers, while Marjorie Hazeldene & Co. are very popular with "Magnet" readers. Mr. Quelch was a master at Greyfriars when Quelch was a master at Greyfriars when the first story was published. Thanks, I should like to see your magazine. Send it along.

Should have to see your magazine.

Miss A. Press (Kew, Surrey).—Very many thanks for your letter. I'm sorry none of your jokes was suitable, but send some more along. This week's story is just what you want. I wish, too, that I had some more room for my replies. I could fill another page quite easily. Best wishes!

N. Trussler (Walthamstow, E.17).—No, Martin Chifford has never written any books. The address of the Back Number Dept. is Bear Alley, Farringdon Street, London, E.C.4

K. Newton (Leeds, 6).—Horace Coker has not yet arrived at Greyfriars in the early adventures of Harry Wharton & Co. The GEM cannot be made larger without increasing the price. There are

without increasing the price. There are several GEM clubs in existence, but I haven't heard of one in your district. Levison is fifteen and a half years; Darrell, seventeen and a half; Cutts, seventeen; Kildare, seventeen years eight months; Nugent, fourteen years ten months; Cherry, fifteen years one month; Bunter, fifteen years one month; "Inky," fourteen years eleven months; Carberry, seventeen years one months; Carberry, seventeen years nine months; Carberry, seventeen years nine months; Wingate, seventeen years eleven months. The other ages you want are given in a previous reply. Your jokes were not suitable for illustrating. Try again.

V. Rajendram (Malaya).—Thanks for your long letter and the list of stories you liked best in 1936. As I have pointed out before, Martin Clifford and Frank Richards are not one and the without increasing the price. There are

Frank Richards are not one and the

Frank Richards are not one and the same person. Mr. Railton's age is his secret. I will consider your suggestion. R. Farley (S. Lambeth, S.W.8).—Many thanks for your letter. Yes, I am glad to be editing the GEM, especially as the old paper has such loyal readers as yourself. Your "Pen Pal" notice will be published as soon as possible. Your jokes failed to make the Jester smile. Have another shot.

PEN PALS COUPON THE EDITOR. 19-6-37 THE GEM LIBRARY.-No. 1,531. stolen note come to be in his father's letter? It was an impossibility!

He sat, dumb, numbed, in despair. How could anyone doubt his guilt? Would he himself have doubted such evidence against another? He felt, with a shudder, that he would not. Was he guilty?

Had he, in some strange aberration of mind that had left no recollection behind it, done this thing?

Was it possible?

For his guilt was clear! His own chums—could they believe him innocent? How could they?

He groaned aloud at the thought.

Tap!

He started to his feet as he heard the cautious tap on the door. He to the door, his heart throbbing. He went

Tap! Figgins answered the tap. was a whispering voice from without— a voice that whispered through the keyhole, and Figgins bent to catch the

"Figgy, old man!"
"Kerr!"

"Kerr!" "Keep your pecker up!"
"Kerr!" Figgins almost sobbed the words. "You—you don't believe—"
"Don't be an ass, Figgy!" came back the reply. "We know it's all right! I can't stay a minute, or I shall be spotted here. But keep your pecker up. It's a trick—a dirty trick. I don't know how it was worked, but I know you're innocent, Figgy, and I'm going to get at the truth somehow. Keep smiling!"
There was a hurried sound of retreat-

There was a hurried sound of retreating footsteps. Kerr had gone before his chum could reply.

But he left Figgins with comfort in his heart. Kerr, then, still believed in him, in spite of evidence that would have convinced a judge and jury, that must have convinced the whole school. His loyal Scottish chum believed in him, and was working for him.

If anyone could read this dreadful riddle it was Kerr. Figgins knew that. Many a time, when poor old Figgins had been bothered and puzzled with same knotty difficulty the cool, canny Scottish junior had set the matter right in a moment or two!

Kerr's keen wits were at work, and ne knowledge of that comforted

But how was even Kerr to penetrate the darkness of that stunning mystery? But Figgins' faith in the sagacity of his chum was great, and Kerr's whispered words through the keyhole had brought balm to his tortured heart.

CHAPTER 12.

Kerr Does Some Thinking!

ERR sat in his study. The Scottish junior sat in the study armchair, his hands driven deep in his pockets, a wrinkle on his brow.

He was thinking Fatty Wynn was sitting astride chair, his fat arms resting on the back, his plump chin resting on his arms. He was watching Kerr's face. Fatty's plump face was deeply troubled.

His chum Figgins was adjudged guilty of a despicable crime. On the

morrow he was to be expelled from the school and handed over to the police unless he restored the stolen money. He could not restore it, as he had never taken it. Fatty knew that he had never taken it.

His conviction came from his warm,

loyal heart, not his head.

For the evidence was conclusive. THE GEM LIBRARY .- No. 1,531.

Figgins had passed a note belonging to the sum stolen from Mr. Ratcliff. That was established. He had stated that it came to him in a letter from his father, and his father denied having sent him a note at all.

They were the crushing facts. All the school knew them, and had been forced to draw the inevitable con-

clusion.

Tom Merry & Co. had said nothing.
But their silence and their miserable looks showed what was in their minds. How could they doubt?

All they could hope was that Figgins had done this in a moment when he was not himself, some moment of mental aberration. They would rather believe that he was mad than that he was a thief.

But that he had done it--who could doubt it? How could anyone believe that there had been a note in the letter when his own father denied it? That kind and affectionate father who was fond and proud of his son!

There was little talk on the subject. The fellows respected the feelings of Figgins' chums When Mellish, in the School House had made a sneering remark Tom Merry had sent him spinning with a blow in the face, but

without denying what Mellish had said. Figgins must be mad; and if his chums believed in him still, they must

be mad, too.
Fatty Wynn felt, with a shudder, that ratty Wynn feit, with a shudder, that to doubt Figgins' guilt was like doubting the sun at noonday. Yet he held fast to his faith. He would rather doubt the evidence of his senses than doubt

There was a curious expression of almost dog-like fidelity on Fatty Wynn's

face as he watched Kerr.

His faith in Kerr equalled Figgins' faith in him Kerr would work it out somehow.

Fatty Wynn did not venture to speak. Silence reigned in the study. He sat in a state of atter misery, waiting for Kerr to speak.

Kerr was thinking hard. He needed to think hard. For, if Figgins was innocent, the mystery was one that might have baffled a detective.

For a whole hour not a sound had broken the silence in the study, save the dull ticking of the clock. Fatty Wynn waited, wavering between hope and fear, his eyes never leaving Kerr's wrinkled face.

The Scottish junior spoke at last. "Fool!"

Fatty Wynn started.
"I—I say, Kerr!" he murmured. "I

I—I say, Kerr!" he murmured. "I—I didn't say anything!"
"I wasn't speaking to you, Fatty. I was speaking to myself," said Kerr, grinding his teeth. "Fool! Idiot! Dolt! Why didn't I think of it before?"

"You aren't a fool, old chap," said atty encouragingly. "You've got all Fatty encouragingly. "You've got all the brains in this study, Kerr, old man. If you can't work it out somehow, Figgins is done for. It's a rotten shame! I say, Kerr—it—it's up to you. You've got to get old Figgy out of this."

Kerr clenched his fists.

"It's a trick," ne said. "I knew there was some trick. I knew old Ratty hadn't made a mistake about the number of the note. Figgins passed Ratty's note right enough."

"B-but Ratty's note couldn't have been in his letter, Kerr."
"It was in his letter."

"It was in his letter."
"Oh, Kerr!"
"Don't you believe Figgins, Fatty?"
"Of course I do," said Fatty Wynn indignantly.

"Well, then, you must believe that

Ratty's note was in his letter."
Fatty Wynn groaned.
"I-I know-it was there all right if Figgy says so. Only-only it couldn't have been, you know."

Kerr gave his fat chum a com-

passionate look.
Fatty Wynn was loyally standing up against the evidence of his own senses, and deliberately stating his belief in an impossibility. Loyalty to his chum could not go much further than that.

"It was there," said Kerr quietly. "We take Figgy's word for that. But Figgy's pater, of course, didn't put it there in Bristol. It must have been put there after the letter got here."

"Oh, Kerr!" "Well?"

"We saw Figgy open the letter, you

"Yes," said Kerr, with a fierce snap of his teeth; "and if I hadn't been a howling idiot, I shouldn't have needed to think about it for an hour. Don't you remember what happened to that letter before Figgy got it out of the rack?"

"Eh? Oh, that joker, who hid it for half an hour, and then put it back in the rack," said Fatty. "We thought it was some silly practical joker," said Kerr. "But it wasn't."

"Who was it then?"
"The thief!" said Kerr.
Fatty Wynn stared at him blankly.
"Don't you see?" said Kerr.

Fatty made a hopeless gesture. "Tupper told us the letter was in the rack," said Kerr. "We found it had rack," said Kerr. "We found it had been taken away. When we came in to dinner we found it there all right. It was gone for less than half an hour.
Who took it? Who'd want to take it?
The thief, of course."
"But—but why?" stammered Fatty

Wynn. "To put Ratty's note in it." "B-b but way should he want to give away a note he'd stolen, Kerr?" stammered Fatty. "And—and, besides, the letter wasn't opened. Figgins opened it."

"Fathead! Haven't you ever heard of opening an envelope with steam, and closing it again?" snapped Kerr. "Oh!

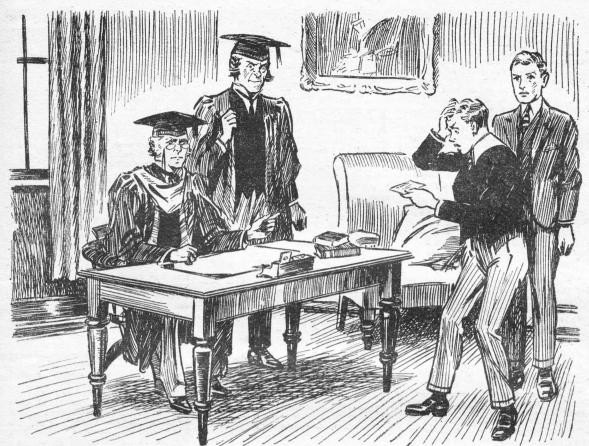
"That was how it was done, of course."

"But—but I don't see. Why should the thief give Figgy a note he'd stolen?"

Kerr almost smiled.

"You fat duffer! Some thief went down last night, and stole Ratty's money. Well, as soon as it was found out, there'd be a row—as there has been.
Do you think the thief wanted to be
bowled out? It must have been some
chap who was hard up—some chap who owed money perhaps—some chap whose private circumstances wouldn't bear a close investigation. See? There was only one way of keeping himself safe. That was by fixing it on somebody also." else."
"Good heavens!" muttered Fatty

"Being a chap in our House, he knew we were hard up said Kerr. "That might put our study in his mind at the time It would make it look more likely. Perhaps it's a fellow whose got something up against us, too, and that would help. I believe it's just the blankest chance that it was fixed on Figgy. It night have been fixed on you, Fatty, or me." you, Fatty, or "But how?"



Figgins took the telegram from the Head. It ran: "No note enclosed in letter to my son.—G. Figgins." As F read that curt, stunning message the study seemed to swim round him, and he pressed his hand to his brow. father's telegram proved him guilty!

"It depended on which of us received a letter. Look at it. It's been a regular joke in the House about our being hard up, and expecting remittances. The thief had made up his mind to plant one of the stolen notes on somebody, to keep suspicion off himself. He sees a letter in the rack addressed to Figgins. He takes it up, scoots off to his study, opens it with steam, puts the stolen note in it, and takes it back to the rack when the coast is clear, sealed up again, and looking all right. See?"

"I-I say, he would have to be an awful villain!"

"If it had been a letter for one of us he'd have done the same. Naturally, expecting a remittance, we shouldn't have been surprised to find a pound note in the letter. It was the safest way of planting it on us. It wouldn't have been safe to plant it among our things. You see, if we'd found it there we should have given it up at once, knowing it wasn't our property, and then it would have been clear that it was planted on us.

"We might have found it before a we fingle have found it before a search was made. Anyway, we should have declared that it was planted on us, and we're known to be decent enough for our word to be believed on that. for our word to be believed on that. But putting it in Figgy's letter did the trick, for it made Figgy think that it was his, and he passed it in the tuckshop, and after that there was no crawling out of it."

"I-I say, Kerr, I-I think you've hit it. But—but—"

"But what?"

"You can't prove it."

"You can't prove it."

"That's the next step, after working out what happened," said Kerr.
"You see, the chap won't keep the money about him," said Fatty Wynn.
"Of course, if the other notes were found on him—" found on him-

"The other notes were burned long go," said Kerr. "He wouldn't be idiot enough to keep them, or to try to pass them, as they are numbered. He took the notes along with the gold, with the intention of planting one of them on somebody else to clear himself."

"But he took four—"

"Of course he did, ass! If he'd only taken one, and left the others, it might have been guessed what he wanted it for."
"Oh!"

"Oh!"
"But you can bet that he's got rid of
the others," said Kerr. "He wouldn't
be imbecile enough to keep them in
existence As for the gold, that can't
be traced."

Fatty Wynn gave a groan.

"I-I thought you'd got on to something, Kerr, but this is no good. What's the good of working this out if we can't prove anything?"

"I'm not stopping at that, Fatty. The next step is to find the thief. Now we know it was a New House chap. Run 'em over in your mind, Fatty, and think

'em over in your mind, Fatty, and think of the one who might be scoundrel enough to do a thing like this."

Fatty Wynn shook his head.

"Don't ask me, Kerr. I can't believe it of anyone. I—I know it's so, as you've worked it out, and it must be so, but—but—"

"Whoever it is," resumed Kerr, "is an awful rascal, but he wouldn't have

done it unless he had been driven to it. It must have been some chap who was in a fearful fix for money, and Ratty, being a silly fool enough to keep the idea into his head. He wouldn't have dared to steal notes; but he figured it out that gold can't be traced, and at out that gold can't be traced, and Ratty's miser store was just what he wanted. Some chap who was in difficulties for money—some chap who wanted a good sum."

"That means some chap who's been betting," said Fatty Wyan eagerly.

"Exactly. Other fellows get into debt, but not to the extent that they're driven to steal. A fellow wouldn't steal driven to steal. A fellow wouldn't steal to pay for a new hat, or the hire of a motor-car, or a new bat. It's some fellow who's been in an awful fix, and owed a large sum, and there is only one way a fellow could get in such a fix—betting. That narrows it down. We can be pretty certain it wasn't a junior."

"Oh!" said Fatty

"Oh!" said Fatty. "Oh!" said Fatty.
"Some of the juniors—fellows like Levison over the way—do betting, but they wouldn't be in it for large sums. It's much more likely to be a senior, and we know there are at least two seniors in the House who bet."
"Sefton and Craik."

"Yes. Both of them are pretty thick, too. Suppose one of them owed a large sum, and couldn't pay?"
"But—but that's only supposing,

Kerr."
"Not quite. You remember Mr.

Munsey coming to see Craik yesterday, and you remember that letter."

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"But that was only about some watches he'd had on approval and hadn't sent back."

"Two gold watches," said Kerr, with nod. "Craik has a watch of his own. That did he want with two gold what did he want with two gold watches on approval, and why didn't he send them back? Old Munsey plainly thought he was trained. thought he was trying to swindle him. My impression is, Fatty, that Craik couldn't send those watches back."

"But—but why not?"

"Because they weren't any longer in his possession. He'd had them from Munsey to raise money on. He'd sold

them to pay a gambling debt, hoping to raise the money later to pay Munsey. You see, when a fellow's at his last gasp he'd do anything rather than go under."

"But—but he could be sent to prison for doing a thing like that," said Fatty Wynn, his eyes opening wide.

"Of course he could, and that would make him ready to raid Ratty's bag of coin, and to put it on Figgins to keep himself safe."

"Good heavens!" murmured Fatty "Why did Craik let Munsey dun him for the watches, even to the extent of coming to demand them back? Only one reason—he'd parted with them. It was a trick to raise money, getting them on approval, but he had to pay Munsey by hook or by crook. I've Munsey by hook or by crook. I've worked it out, Fatty, as if it was a mathematical problem. I've worked it out that Craik took Ratty's money to pay the jeweller."

"But you can't prove it, Kerr."

"You remember we went over to Munsey's to-day for Figgy's diamond scarf-pin. Craik was there in Munsey's

parlour."
"Yes. Figgy said so. But—but you can't trace gold, Kerr. One sovereign's the same as another, and-

"If Craik paid a big debt to-day in gold, Fatty, that settles the hash, if gold, Fatty, that settles the hash, it we can prove that. Gold is very rare these days. If Craik has paid a large sum in gold he will have to prove where he got it from. There's only one place he could have got it from."

"Ratty's desk."

"Yes."

Fatty Wynn's face lighted up.

"If—if it's only true, Kerr! But—but how will you find out?"

"By going over to Munsey's and asking him," said Kerr, rising to his feet.

The gates are locked, and Munsey's are closed long ago."

"He lives behind the shop," said Kerr, "and I'll have him out if I have to yank him by the hair of his head. But he'll come over fast enough when he knows what's the matter. He's a decent chap. Besides, he'll have to when He's a If Craik's paid him a sum in gold to-day, he will be anxious to prove his own innocence, and not be taken for a confederate."

"Blessed if you don't think of everything, old chap," said Fatty Wynn. thing, old chap," said Fatty "You—you're going out, then?"

"Yes. Mind, not a word, Fatty. it isn't Craik, we've got to start afresh. If it is Craik, he's not to be put on his guard. I'm going to have Munsey here by the time Figgy's father arrives, if I

can."
"Old Figgy will be cleared after all," said Fatty Wynn, "and—and you've done it, and—and I never thought-

"We're not certain yet," said Kerr.
"Only pretty certain."
He quitted the study.

Fatty Wynn was left alone, but his face was brighter now. Had Kerr, THE GEM LIBRARY.—No. 1,531.

with his cool, clear brain, worked out the problem correctly? Was Figgins to be saved, after all? Hope and fear alternated in Fatty Wynn's breast, but hope had the upper hand.

CHAPTER 13. At the Eleventh Hour!

IGGINS rose to his feet as the door of the punishment-room opened.

Mr. Ratcliff stood before him. "Follow me, Figgins," he said he said coldly.

'Has my father come?"

"Your father is with the Head, and I am about to take you to him. I trust that you will have the common decency to confess in your father's presence, and let this unpleasant matter end with as little public disgrace as possible."

"I shall tell my father the truth,"

said Figgins steadily.
"I trust so," snapped Mr. Ratcliff.

Figgins followed him.

Several juniors looked at them curiously in silence as they came down-stairs. Fatty Wynn was waiting in the hall, and he ran to Figgins.

"Buck up, Figgy!" he
"Kerr's on the track."
Figgins' face lighted up. he whispered.

"Thanks, old man!"
"Stand back, Wenn! How dare you speak to Figgins! Take a hundred lines," said Mr. Ratcliff harshly; and Figgins followed the Housemaster into the dark quadrangle.

They crossed in silence to the School

Many eyes greeted them there; it was

late in the evening, but not yet bed-Figgins kept his eyes steadily before him, and his head proudly erect. He followed Mr. Ratcliff to the Head's study, and they entered.

A kindly looking gentleman was seated there, and he rose as the New House master came in with Figgins. His sorrowful glance was fixed upon the boy's face. "Father!" said Figgins

The tears started in his eyes as he saw the expression on his father's face.

The kind old gentleman had received terrible blow in hearing the story from the Head.

"You—you think I did it, father?" panted Figgins.
"My boy," said his father miserably, "you do not deny that Mr. Ratcliff's note was in your possession?" note was in your possession? "No. It was in the letter."

"My boy, you cannot expect Dr. Holmes to believe that statement."

"But you believe it, father? You know I'm not a thief," said Figgins, almost wildly. "You can't believe that your own son is a thief, father?"

"George, this evidence against you would convict you instantly if this matter were taken to a court of law," said his father. "But I cannot believe it. You must leave the school with me. I do not blame Dr. Holmes; the evidence is too convincing for him. But I cannot believe it." I cannot believe it."

"Thank you, father. I—I hope it will come out," said Figgins. "I've got a chum who's doing his best for me, and he's awfully keen—a Scots chap—"

chap—"
"My dear sir," rapped out Mr. Ratcliff, "I feel for you. I assure you I feel for you in this very painful situation. But I cannot listen patiently while doubts are expressed of the guilt

of this wretched boy. I expect you to use your influence to make him give up what he has stolen. Otherwise—"
"The loss will be made good," said Mr. Figgins. "I will write you a cheque for the amount at once."

"I did not take it, father."
"I am trying to believe that you did not take it, my boy. But I must make Mr. Ratcliff's loss good, and you must leave the school with me. It is too late to return to Bristol to night, but we can stay in the hotel at Wayland. My boy, if—if you have anything on your conscience, I beg of you to make a full confession."

a full confession."

Figgins almost groaned.

"If I had anything to confess, father, I'd confess. But I haven't.

Mr. Ratcliff's note seems to have been in my letter, but I don't know how it came there."

"Did now come the letter yourself?"

"Did you open the letter yourself?"
"Yes."

"It was not opened before it came into your hands?"

"No; I opened it."
Mr. Figgins sighed. His faith in his

son was being put to a very severe test. Mr. Ratcliff was making evident movements of impatience. Dr. Holmes did not speak a word.

"I will not trouble your patience any longer, Dr. Holmes. I admit that the evidence against my son being what it is, you have no resource but to adjudge him guilty. I cling to my faith in him, in spite of the evidence. Mr. Ratcliff, I

will write out your cheque, and take my son away."

"I cannot say how sorry I am for this, Mr. Figgins," said the Head, deeply moved. "Your son has always appeared an excellent character. I was more surprised and shocked than I can express at this dreadful discovery. If there were a loophole of doubt, I should not have been convinced. But there is none-none.'

"The truth will come out," said Figgins, in a firm voice. "I am innocent, and it will come out some day. I'm ready to go." Tap!

The door opened, and Figgins started

at the sight of Kerr.

Mr. Ratcliff frowned angrily.

"Kerr, how dare you come Go back to your House at once!" Kerr did not heed. He came into the

study. "You hear Mr. Ratcliff. Kerr?"

said the Head.
"I hear him, sir. I've come here "I hear him, sir. I've come here because I've got something to tell you, sir," said Kerr quietly. "Mr. Figgins, you will be glad to hear what I've got to say. I hope you know already that I, for one, never doubted Figgins for one instant."

"Then there are some who still believe in my son," said the old gentleman, in a moved voice. "I thank you, my boy!"

"Wynn and I, sir, at least,"

"This is sheer obstinacy and non-

"This is sheer obstinacy and sense," broke in Mr. Ratcliff. "I this insolence-

"Figgins is innocent," said Kerr, ithout heeding his Housemaster. without heeding his Housemaster.
"I'm only glad I've got that out before he left. I can prove it!"
"Prove it!" gasped Figgins. "Kerr, old man—"

old man-"
"Yes, prove it!"

"Yes, prove II!
"How dare you say so, Kerr!" exclaimed Mr. Ratcliff passionately. "If you do not leave this study at once, I will—" will-

"I insist upon Kerr speaking!" ex-claimed Mr. Figgins indignantly. "If he has something to say in favour of my

son, I insist upon it being heard. I

son, I misst upon it being heard. I appeal to you, Dr. Holmes!"
"Undoubtedly," said the Head.
"Pray proceed, Kerr!"
"Mr. Ratcliff's note was put in Figgins' letter before he received it, sir. That letter arrived when we were at morning lessons. Someone took it out of the rack, and kept it for some time. You remember, Figgy? We thought at the time that it was a joke on us, because we were hard up, and very anxious about a remittance. But I know now that it was taken for another reason. It was opened by steam, and closed again, and put back in the rack with the stolen note in it."

"Utter nonsense!" said Mr. Ratcliff. "We can prove that the letter was taken, sir," said Kerr, addressing the Head. "Fifty fellows, at least, know that Figgy and Wynn and I were hunting for the chap who took it. We can prove that it was in somebody else's hands for half an hour before it came names for half an indir before it came to Figgins. In that time the stolen note was put into it. It was done to put suspicion on Figgins, to keep the real thief safe."

"If this circumstance can be proved, it certainly raises a doubt," said the

Head.

"A wild surmise," said Mr. Ratcliff.
"Kerr's statement is, in fact, an accusation against some other boy.

Whom do you accuse, Kerr?"
"Craik of the Sixth," said Kerr unexpectedly. "What!"

"Have you any grounds for this, Kerr?" said the Head, very gravely. "Send for Craik," said Kerr, "and you will see that I can prove it." "Utter nonsense!" repeated Mr.

Ratcliff.

"I insist upon this boy Craik being sent for!" said Mr. Figgins. "My son's good name is at stake, Mr. Ratcliff."

Ratcliff."

Dr. Holmes rang, and Toby was dispatched to the New House for Craik.

Kerr stepped to Figgins, whose rugged face was joyous. He squeezed Kerr's arm ecstatically.

"Oh, Kerr, old man," murmured Figgins, "I had a feeling all the time that you'd get me out of this, you know."

"Heaven grant that it is so!" said Mr. Figgins.

Mr. Figgins. Mr. Ratcliff sneered, but was silent. The Head's face was very sombre. The door opened at last, and Craik

appeared. Eldred Craik looked uneasy. He had told himself, as he crossed the quad, that he had nothing to fear. But his miserable heart was quaking within him, in spite of his assurances.

"You-you sent for me, sir?" stam-

mered Craik.
"Yes," said the Head.
"Kerr has made a wicked and ridiculous accusation against you, Craik," said Mr. Ratcliff. "Have no fear that justice will be done."

"I know I can rely upon you, sir, and upon the Head," said Craik meekly. "What am I accused of?"

"Of breaking into Mr. Ratcliff's desk

last night," said Kerr coolly, "and stealing fifty pounds in gold, and three-pounds-ten in notes." and

Craik grew deadly pale. "You deny it, of cour "You deny it, of course, Craik?" said Mr. Ratcliff. "It is hardly necessary, but, as a matter of form, you deny it?"

"Certainly, sir," said Craik, trying to control his voice. "I—I deny it! It is a—a—an infamous falsehood, sir!"
"You spoke of proofs, Kerr," said the Head sternly. "Unless you have

DOING HIS DUTY!



"That bloke has to watch all sides of the asylum at the same time!"

Half-a-crown has been awarded to A. Lau, 179a, Cross Street No. 8, Taiping, Malaya.

some to offer, you will be punished very severely for making this accusation."

"I expect that, sir," said Kerr llmly. "But I can prove what I calmly.

"You young liar!" hissed Craik,

"Let Craik answer my questions, sir. Has he had a sum of gold in his hands to-day? And if he has, where did he get it?"

"You can know nothing about it, Kerr, whether he has or not," said the Head. said

"Let Craik answer the question, sir." "Certainly I have not," said Craik. "My study is open for inspection, sir, if you think it necessary. I have a couple of pounds on me-my own money. I am willing to face the ridiculous investigation-in fact, I demand it, as this accusation has been made."

You haven't a large sum in gold?"

said Kerr.
"You know I haven't!" "You know I haven't!"

"And you haven't had it to-day at all?"

No." "Very well," said Kerr, "I say you ave! I say that early this afternoon have ! you had more than twenty pounds in

Craik sneered.
"Am I to listen to this, sir?" he

asked. "You deny Kerr's statement, Craik?" asked the Head.

"Absolutely, sir!"

"He denies that he has had as much as twenty pounds in gold in his possession at any time to-day," said Kerr.
"Is that so, Craik?"
"I refuse to answer you, you young cad!"

Answer me !" said the Head.

"Answer me!" said the mead.
"Very well, sir. I do deny it. Where on earth should I get twenty pounds in gold from? This is a silly trick to put his friend's guilt on me. If he says he saw a sum of gold in my possession, he is lying !"

"You have not yet produced your proofs, Kerr!" said the Head grimly. "Craik has done that for me, sir," said Kerr coolly. "He has denied having in his possession a sum of gold

more than twenty pounds. I can prove

that he had !"
"Do you mean to say that you saw

"Oh, no, sir! I mean to say that Craik paid a debt to-day of thirty pounds, and paid it in gold! He is the thief!" "What?"

Craik staggered and caught at the back of a chair for support. His eyes

back of a chair for support. His eyes almost started from his head.

"Calm yourself, Craik," said Mr. Ratcliff.

"No one here believes Kerr's absurd statement and accusation."

"Thank you, sir," said Craik in a dry voice.

"I—I was startled—of—of course. It is a wicked lie!"

"I can produce the tradesman to whom Craik paid the money," said Kerr. "I have brought him here with me. He is in the next room, where I asked him to wait."

Kerr stepped to the door.

There was dead silence in the study as the Scottish junior went out.

Craik sank into a chair, his legs refusing to support him.

Kerr came back into the study, followed by Mr. Munsey. The Wayland jeweller was looking very flustered. "This is Mr. Munsey, the jeweller of Wayland, sir."

"I am acquainted with Mr. Munsey,". said the Head, nodding to the jeweller. "I thank you for coming here, Mr. Munsey, to help clear up this matter. Is it a fact that this boy, Craik, gave you a large sum in gold to-day?"

"This afternoon, sir," said Mr. Munsey. "Thirty pounds. And I gave him the receipt. I hope you fully believe that I had not the faintest suspicion that the money was not his own, until Master Kerr told me so this even-

ing, and asked me to come here?"
"No one doubts your honesty, Mr.
Munsey. May I ask for what Craik paid you this large sum?"

"For two gold watches, .sir." "Craik has purchased two gold watches from you? Surely this is very extraordinary?"

"Very!" said Mr. Munsey dryly. "A fortnight ago Master Craik called at my shop to see some watches, and, saying that he could not make up his mind, asked me to send two on approval, so that his father could see them. He said that his father was coming to the school a day or so later. I sent them-and he neither returned them nor paid for them. I wrote him several times, and at last I called here yesterday, intending to speak to you about the matter, sir, unless the watches were given up at once.

"I could not help suspecting that Master Craik had disposed of them. I did not wish to be hard upon him, however, or to make a scandal, which would cause you annoyance, and I agreed to wait twenty-four hours for the money. I was willing to take the watches back, of course, but the boy had already sold them. I warned him that he was liable for imprisonment for what he had done, and he confessed that he had had to pay a debt-I do not know of what nature. I agreed to wait until

to-day. "This afternoon Master Craik called and paid me thirty pounds in gold. I was naturally surprised to receive so large an amount in sovereigns, but he explained that a rich relative had given them to him as a present years ago, and that he was forced now to part with them to meet his debt."

(Continued n page, 28.) THE GEM LIBRARY.-No. 1.531.

THE OPENING OF THE NEW FOREIGN ACADEMY NEXT DOOR TO GREYFRIARS IS THE SIGNAL FOR HARRY WHARTON & CO. TO PREPARE FOR ACTION!

A Lively Prospect!

"HEY'RE coming!" It was Beb Cherry who made the announcement as he came into Study No. 1 in the Remove passage at Greyfriars.

Bob uttered the words with a very long face, as though the matter were a serious one indeed. But his chums in Study No. 1 did not seem much disturbed. Harry Wharton went on with his Latin exercise, Nugent continued to crack walnuts, and Billy Bunter, who

"They're coming!" repeated Bob.

"Are they really?" said Nugent, cracking another nut. "Will you have some c' these, Bob? They're good!"

"I say, they're coming!"

"Well, let 'em come—let 'em all

come!"
"I say, Wharton, they're coming at last. You fellows take it quietly,

"Well, my dear chap, we don't know who 'they' are, nor why nor when 'they' are coming. What is there to be disturbed about?"

Billy Bunter looked up quickly from

his toast.

"I say, you fellows—" he began.

"You'll jolly soon know!" said Bob
Cherry. "I've just been speaking to
Hoffman—"

Hoffman—"

"I say, you fellows," repeated Bunter, with emphasis, "if Cherry means they, whoever they are, are coming to tea, I object strongly!"

"My dear Bunty—"

"It's no good arguing about it, Cherry. You've no right to invite fellows in this reckless way. I'm hungry, and the supply isn't any too large. I think it's very probable that there won't be enough for you fellows as it is. Now, if Cherry is bringing in a fresh lot—"

"Lister to me—"
"Lister to me—"
"Certainly! But I want it understood that if they are coming to tea there will have to be a fresh supply in from Mrs. Mimble's. I'd be very happy to stand treat myself, but I've been disappointed, about 19 postal a restal announted. appointed about a postal order,

"I tell you, ass, that no one's coming to tea!" bawled Bob Cherry.
"Oh, that's all right, then!" said

Bunter, the clouds clearing off his fat face. Of course, I'm a hospitable chap. I like to have fellows in to tea. But when the grub's short, what's the

But when the grad good?"

"You young cormorant! We've got enough for six or seven, anyway," said Harry Wharton.

"Not at al! I'm hungry. I'm not what anybody would call a greedy chap, but I like a lot!"

"Well. nobody's coming to tea, so "said" said.

"Well, nobody's coming to tea, so you can set your heart at rest," said Bob Cherry. "Go on making the toast, Bunter, and don't jaw."
"On really, Cherry—"
"Well, who are coming?" demanded Nugent. "You haven't told us that yet."

yet."
"The aliens!"

Bob Cherry made that announcement with due impressiveness, but even yet it seemed to have missed fire somehow, for his chums did not look very much impressed.
"The aliens," repeated Nugent, yawning "What aliens?"

Bob Cherry sniffed.
"I suppose you haven't forgotten the time when a crowd of foreigners were here in the Greyfriars Remove," he THE GEM LIBRARY.—No. 1,531.

The **FAMOUS** FOUR'S GREAT JAPE!

By Frank Richards.

(Author of the grand long yarns of Greyfriars appearing every Saturday in our companion paper, the "Magnet.")

said, "and the high old times we had-rows from morning till night?"

"Well, but they're gone," said Harry Wharton, "and they're not coming back the other side of the Cloisters, when they come-

"Well, they're coming," said Bob herry "You know the new building Cherry has been finished some time now, and we've been expecting this. I've just had it from Hoffman that they're coming."

Harry Wharton looked interested at

last. "They're really coming?" he said. "They're really coming?" he said.
"Yes; a crowd of giddy aliens—
French and German. The same lot who
were at Greyfriars, and a lot more.
There's to be a public opening of the
new academy to-morrow."
"By Jove!"
"Hoffman has just told me all about

"Hoffman has just told me all about He's as pleased as Punch, of course. We put the foreigners down a lot when

With the return of their old rivals of Herr Rosenblaum's Foreign Academy, Harry Wharton & Co. plan to give them a rousing welcome-with the jape of the term!

they were here. He thinks they're going to get their own back when they're here in force."

Harry Wharton laughed. "Oh, that's just Hoffman's little mis-

"There will be rows," said besuch thery. "Of course, we shan't be such they as we were when they hew were in Greyfriars. But the new academy is only the other side of the Cloisters, and it will be very easy to

"Good!" "Hoffman and Meunier are talking already about the way they're going to put the Greyfriars Remove in its place."
"Let them begin, that's all!" exclaimed Harry Wharton.

"And there's another thing-about

The study door opened, and a dusky junior came in. It was Hurree Jameet Ram Singh, the Nabob of Bhanipur.

"The catchfulness of the word was accidentalful," he remarked in the English taught by the most famous native instructor in Bhanipur, "but I heard the honourable Cherry utterfully pronounce my name."

"The utterfulness was terrific," said Bob Cherry gravely. "The fact is, Inky, you're a bone of contention." "The esteemed Cherry speaks in honourable riddles."

"They're coming—the aliens, you know. Now, when the foreigners came to Greyfriars you were one of them. When they went, you stayed."
"The honourable school was dearful to my heart," said the Nabob of Bhanipur, in his soft, purring voice. "The stayfulness was great because the lovefulness for my worthy chums was lovefulness for my worthy chums was

terrific."
"Exactly. But the lovefulness of those foreign chaps for you is equally terrific," grinned Bob Cherry. "They terrine," grinned Bob Cherry. "They regard you as one of them, and they won't be happy until they get you. Hoffman says that you're going to leave Greyfriars and go into Herr Rosenblaum's academy with them."

The nabob shook his head.
"That is not the correctful casefulness."

fulness."
"Meunier, the French kid, says the

same."
"The worthy ass is mistaken."
"Well, I'm jolly glad you don't mean to go!" said Bob Cherry. "But there

"The rowfulness may be terrific, but the gofulness will not become the accomplished fact," said the Nabob of

Bhanipur. "Good!" said Harry Wharton. Catch us parting with our Inky! The

"He's worth his weight in bananas simply as an expounder of a new and original system of speaking English," said Nugent.

said Nugent.

"I say, you fellows, the toast is finished, and when you've done talking, we'll have tea," said Billy Bunter.

"Make the tea, then, ass!"

"I've made it. I've made enough toast for five," said Bunter.

"A round each for you chaps, and—"

Bob Cherry stared at the huge pile of buttered toast.

of buttered toast.
"That will be four rounds," he said.

"Are you going to open a shop with the rest then? There's about twenty the rest then? rounds there!"

"Only eleven, Cherry. I told you I was hungry!"

"The hungerfulness must be terrific," "The hungerfulness must be terrific," purred the nabob. "I myself am peckishfully ready for the teaful refreshment. While we grubfully eat, I have a wheezy good idea to tell you, my esteemed chums."

"Go ahead," said Bob Cherry.

Bunter poured out the tes and the

Bunter poured out the tea, and the Removites started on the toast. Hurree Singh was about to speak again, when singh was about to speak again, when the door of the study was suddenly opened, and a fat, broad face was pro-jected into the study. It belonged to Fritz Hoffman, the German junior. The chums of the Remove all looked up, and Bob Cherry carelessly dropped his hand

on a marmalade tart.

"Hallo, hallo, hallo!" he exclaimed.

"What do you want, Hoffy? And where did you pick up that grin?"

ANOTHER ROLLICKING YARN OF FUN AND FROLIC—FEATURING THE FAMOUS FOUR IN THEIR EARLY SCHOOLDAYS.

"I tinks tat I speaks to you, ain't it."
"I don't see why you couldn't do your tinking in the passage, ain't it!" remarked Bob Cherry. "What have you marked Bob Cherry. been tinking with?"

The German junior looked puzzled.

"I not comprehends, ain't it," he said.

"I comes to speak mit you. I tink I tells you vat ve are going to do pefore."

"Oh, go ahead! While you're about it let us know what you're going to do after."

"I tinks tat to-morrow te new school opens mit itself. I goes dere mit my old schoolmates."
"We shall miss you, Hoffy."

The German junior's fat face beamed good-naturedly.

"I tinks I misses you, too, ain't it. "I tinks I misses you, too, ain't it. But ve comes to see you sometimes, and ve gives you lickings for te sake of vat you English call te old lang syne," he said. "But I tinks tat Hurree Singh comes mit us, too. He vas mit us pefore, and I tinks that he come also."

"Rats!" said Bob Cherry. "Inky is one of us now, and he's not going to change over."

"I tinks tat he is vun of us."
"Bosh!" said Nugent. "You're a giddy alien, and Inky is a true-born British subject. He's black but comely, and we're not going to part with him." I tinks tat he comes mit us."

"I tinks tat he comes mit us."
"Then you'll have to tink again."
"I should refusefully decline to come," said the nabob. "As a truefully born and bred subjectful Englishman, I stick to the old flag which has bravefully battled the breeze for a thousand years. "I tink tat if you not come, ve collars you."

"I tink tat if you don't travel, ve collars you," said Bob Cherry. "I give you one second to get outside."
"I tinks tat—"
"Time's up!"

"I tinks tat-

Whiz! The marmalade tart flew with un-The marmalade tart flew with unerring aim and the German junior was
bowled first ball. He gave a gasp as
he staggered back, with the sticky tart
adhering to his broad, plump nose. He
put up his hand quickly to wipe it off,
and succeeded in smearing it all over
his face.

"Ha, ha, ha!" roared Bob Cherry.

"Ach! I tinks tat—"

"Here's another coming!"

"I tinks tat—"

"I tinks tat—"
Whiz! But the German junior skipped out of the study in time, and the second tart stuck on the door. Hoffman's receding footsteps were heard dying away down the passage. A yell of laughter from Study No. 1 followed

Bunter's Services Are Not Wanted!

REYFRIARS had seen some lively times but a short while ago, when the foreign juniors had come there for a time. They had been in the Remove—the Lower Fourth Form—and the rivalry between the aliens and the English lads had been truly described by Hurree Singh as terrific.

Now that the Friardale Academy was finished, and the foreign school was returning to become the near neighbour of Greyfriars, it looked as if the old times

would be revived in some ways.

Hoffman and Meunier, two of the aliens, had remained at Greyfriars, and they made no secret of their intention to go on the warpath as soon as they

were in their new quarters and backed

up by their old comrades.

And the Nabob of Bhanipur was likely to be, as Bob Cherry put it, a bone of contention.

He had been one of the alien party on his arrival, but since then he had chummed up with the comrades of Study No. 1.

As he said, his case was different from the rest. He belonged to a king-dom protected by the British flag. He intended to stick to Greyfriars; but this intention was certain to cause trouble with the aliens. They knew that Hurree Singh was free to do as he liked in the matter, and that his guardian would not oppose either course, and Hoffman and Meunier intended to take him to the rival school with them, or know the

reason why.

"As if we could part with our one and only Inky!" said Bob Cherry indignantly. "Pass the teast, Bunter. We are going to stick to Inky like Bunter to the grub when it's on his side of the table."

"Oh, really, Cherry—"

"What's the wheere you were going.

"Oh, really, Cherry—"
"What's the wheeze you were going to tell us when Hoffman came in?" said Harry Wharton. "The aliens have declared war and it's up to us to begin

The nabob smiled expansively. "It's a wheezy good idea for making the aliens sing smallfully, and conceal their diminished heads under a bushel," he said. "The new academy is to be opened to-morrow in great statefulness."

"That's so," said Bob Cherry, with a nod. "The Mayor of Friardale is to be there in his robes, and to unlock the

great door in fine style. Then the fellows are to file in, boys and masters and all, to the tune of a speech from the mayor. It will be some function, and no mistake."

"That is correctful. There will be a great assembly of bigwigful persons to help the honourable mayor open the worthy establishment," said Hurree Singh. "I've heard all about it. There is to be a speechfulness on the honourable steps, and then the mayor unlockfully opens the door, and pronouncefully

states that the Friardale Academy is open."

"Something in the style of opening a giddy exhibition," said Nugent. "We had better be there, if possible, to give them a howl."

a now.
"Yes, rather!"
"The ratherfulness is terrific. But
this is the wheezy plan I have thoughtfully elaborated," said the nabob. "Supposefully imagine that when the honourposefully inverse the schemed leave into able mayor inserts the esteemed key into the worthy lock the august door does not open?"

"Eh? Why shouldn't it?"

"And supposefully consider, further-fully, that not one of the doors will open, nor one of the windows, and that, in factfulness, there is no gaining an entrance to the esteemed building at all?"

The chums of the Remove stared at the smiling nabob.

"But I suppose nothing is likely to go wrong with all the locks, Inky?" said Harry Wharton.

Hurree Jamset Ram Singh grinned. "Not with the honourable locks, my worthy chums; but suppose we entered



"I tinks tat——" began the German junior. Whiz! Bob Cherry threw the marmalade tart, and Hoffman was bowled first ball. He gave a gasp as he staggered back, with the sticky tart adhering to his face.

The Gem Library.—No. 1,531.

under the coverfulness of the esteemed without adding insult to injury by prenight and fastened up all the doors and tending that you're imitating human caught him and turned him round in windows screwfully?"

Bob Cherry and Nugent to injury by prentight and fastened up all the doors and tending that you're imitating human to caught him and turned him round in the passage.

Bob Cherry jumped up in his excitement. "My on

"My only hat! What a ripping wheeze!"

"The rippingfulness is terrific," said the nabob. "The surprisefulness of the the nabob. "The surprisefulness of the worthy Herr Rosenblaum and the

honourable mayor and the respectable bigwigful persons would be great." Ha, ha, ha!"

"They would not be able to get into the building at all, and the situation would be comicfully absurd."

Ha, ha, ha!" "By Jove, we'll work that!" said Harry Wharton. "We only need a screwdriver and a few screws to work

off the jape of the season."

"I say, you fellows—"
"Keep it awfully dark, though!"
grinned Bob Cherry. "We can get into the new building easily enough after lights-out. There's no one there."

"I say, you fellows—"
"It will be easiful to get in at an honourable window," said the nabob.
"And the screwfulness will be the work

of an hour."
"I say, you fellows, I've thought of an improvement on Inky's plan.

"Oh, don't bother, Bunter! We don't

want any improvements."

"But I say, you fellows, it's really a ripping idea! You know I've been doing a lot of practice lately as a ventriloquist?"

"We're not deaf," groaned Bob Cherry. "Your ventriloquism has made me wish that I were, though."

"But, I say, I've improved immensely lately. I can throw my voice anywhere," said Billy Bunter. "I was thinking that it would be a good wheeze some voice-throwing on occasion of opening the new academy. I could make the mayor make a funny speech, you know, or something of that sort,"

"You could make the mayor do

what?"

"Make a funny speech by imitating his voice," said Billy Bunter. "I'm practising imitating voices. I can imitate Cherry's, for instance. What do you think of this?"

Billy Bunter emitted a deep croak, followed by a painful squeak.

Bob Cherry glared at him

Bob Cherry glared at him.
"You young idiot! Do you mean to say that row is anything like my voice?" he demanded indignantly.

"I say, you fellows, I put it to you—isn't that like Cherry's voice?"
"Oh, draw it mild!" said Nugent.
"Bob's voice isn't what one would call a beauty, but it isn't like the last croak of an expiring frog."

"I can imitate Nugent's voice, too." "Don't you do anything of the sort! By Jove, are you ill, Bunty? What are

you making that funny row for?"
"It isn't a funny row," said Bunter indignantly. "I'm imitating your

"Well, it's not my fault if your voice ""Well, it's not my fault if your voice in the same only imitate it as well, it's not my fault if your voice isn't musical. I can only imitate it as it is, of course, not as it ought to be."

"If you're looking for a prize thick ear—" began Nugent.

"I can imitate Wharton's voice.

too."
"No, "No, you don't," said Wharton, laughing. "If you start imitating my voice you'll get this loaf slung at you!" "Really, Wharton—"" I mean it "You want to be a said wharton—""."

"I mean it. You can do all your gasping and croaking in the box-room THE GEM LIBRARY.—No. 1,531.

"I'm working against great difficulties in trying to develop my wonderful powers in this study," growled Billy Bunter. "It's enough to discourage any chap, and no mistake. I could give you a selection of imitations of a steam whistle or a cock crowing."

Bob Cherry picked up the poker. "There'll be a dead ventriloquist picked up in this study if you start," he said.

"I say, you fellows, do you really mean that you don't want me to make the mayor deliver a funny speech to-morrow?"
"Yes, we do mean it, ass! If you

start anything of the sort we'll gag you with a pillow!"

th a pinow:
"Oh, really, Cherry—"
"Hallo, hallo, hallo! Here's the French kid!"

Adolphe Meunier looked into the study with a beaming smile upon his

study with a beaming sallow, Gallic face.
"Mes amis, zere is great news. I zink zat I tell you him."
"We've heard him," grinned Bob Cherry. "We know the giddy aliens are coming down to-morrow in force, and that there's to be a state opening of the new school and a lot of rot and speechifying generally."

"Zat is good. Ve are going to rejoin

our old comrades, and zen ve make it varm for you rottairs."

"We can stand all the warmth you can give us," said Nugent, "and perhaps a little over."

I have somezing else to say

also as well. Zat niggair-"That what?"

"Zat niggair; he vas viz us, and he come to us again, or else ve makes row. You'll have to make a row, then, said Bob Cherry.

said Bob Cherry.

"The rowfulness will be terrific!" said the Nabob of Bhanipur. "I shall not returnfully join the esteemed rotten aliens, but shall stayfully remain with my honourable and chumful friends. And I must explainfully point out to the worthy, rotten Meunier that I am not a nigger, and that I usually black the honourable eye of the worthy person who applies that term to my esteemed self."

"Zat niggair—"
Adolphe Meunier got no further.

Adolphe Meunier got no further. Hurree Singh reached forward, seized the rather prominent nose of the French junior, and compressed it hard between finger and thumb.

Meunier gave a muffled yell.
"Ceil 1 Zat you let go—let go my

But the nabob did not let go. He held the French junior at armslength with a forceful grip on his nose, and marched him slowly out of the study. The chums of the Remove roared

with laughter.

"Ciel! Diable! Zat you let me go!"
wailed Adolphe Meunier.
"The noseful pull is the replyfulness
to the niggerful appellation!" purred to the niggerful appellation!" purred Hurree Jamset Ram Singh, still gripping the French junior's nose, and keeping him at armslength. "The application of the strength of the apologise should be terrific!"

"Ciel! I apologise! Pa
apologise ver' much!" Parbleu,

The nabob released his hold.
"I accept the esteemed apology," he
id gracefully. "If I have damaged said gracefully. the esteemed proboscis of the Frenchful chum, I am smitten with great sorrow-fulness!"
"Mon bleu! I give you ze lick-

"My honourable idiotic friend-"

"Travel!" said Bob Cherry. "Here, stand together, all of you, and kick at the same time, and Hallo, hallo, hallo! He's travelling!"

It did not take Meunier long to travel, either. He turned back at the head of the stairs for a moment.

"I make you sit up for zat latair!" he exclaimed. "You vait till—"
The chums of the Remove made a feint of dashing towards him, and

Meunier vanished down the stairs.

The Foreigners' Feud!

E shall have to keep that wheeze awfully dark!" grinned Bob Cherry. "If either Hoffman or Meunier got a hint of it, the game would be up."
"I say, you fellows—"

"We can borrow a screwdriver from Gosling," went on Bob Cherry thoughtfully. "I suppose he will let us have some screws, too, at double price. But the wheeze is worth it."

"I say, you fellows, if you like, I'll put Hoffman and Meunier off the track, and—"

track, and-

"No, you won't!" exclaimed Nugent.
"You'll keep quiet, or you'll get scalped. The aliens don't suspect anything at present, but if you start put-ting them off the track, it won't be long before they know the whole long before they wheeze."

"Oh, really, Nugent—"
"Not a word! Not a syllable!" "Not even a ventriloquial drone!"

said Bob Cherry said Bob Cherry.

"Oh, very well! I'll leave it entirely in the hands of you fellows to muck up, as usual!" said Billy Bunter. "But, I say, have you finished tea? If you have, I'll clear the table."

"Yes, we've finished," said Harry Wharton. "Come on, you chaps, and we'll get the things we want from Gosling."

The chums of the Remove went down the passage, and Billy Bunter re-ntered the study. He had said that he the passage, entered the study. He had said that he would clear the table, and he proceeded to do so by filling up his plate with fresh helpings of everything within reach.

He was too busily engaged to observe, some minutes later, that two faces were looking in at the open door. The faces belonged to Meunier and Hoffman, who had watched the chums of the Remove depart, and then returned to Study No. 1.

"Ciel! Zat peeg Buntair is feeding viz himself!" murmured Meunier.
"Ach! Ve stops him, ain't it?"
"See zat he not makes a row and fetches zem back!" "Ciel!

"Ve vill take good care of tat." Hoffman entered the study on tiptoe, and came up behind Billy Bunter's chair. The Owl of the Remove had taken the last tart on his plate, and was regarding it with an affectionate eye before he commenced operations

on it.
"These tarts are jolly nice," he murmured. "But there's one drawback a fellow never gets enough of them-O-o-o-oh!"

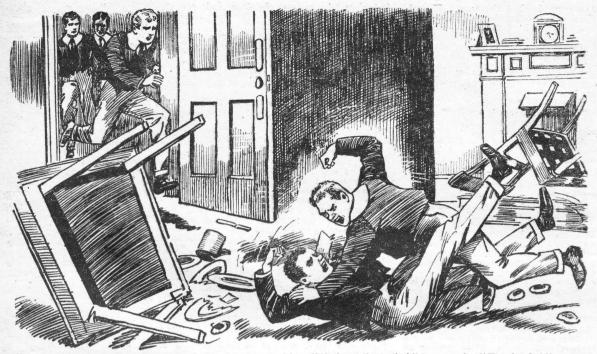
Bunter broke off with a wild gasp as a fat hand clapped over his mouth from behind. He jumped up, struggling. But in a moment he was in the grasp

num, I am smitten with great sorrowulness!"

"Mon bleu! I give you ze lick"My honourable idiotic friend—"

"My honourable idiotic friend—"

"Adolphe Meunier rushed straight at exercise, mein poy?" asked Hoffman.



Sob Cherry tore open the door of Study No. 1 and rushed in. "Hallo, hallo, hallo!" he roared. "They're fighting one another!" Hoffman and Meunier were rolling on the floor in breathless combat, amidst the wreckage of tea-things.

"Ger-r-r-roh!"

"Ger-r-r-roh!"
"Zat you holds ze row," said
Meunier. "Make ze noise, and ve
shoves your head in ze grate, in ze
cindairs. You understand?"
"Groo-groo!"
"Handarstand Haffman, Let him

"He understand, Hoffman. Let him

go!"
"Ferry goot!"

Hoffman released Bunter's mouth, and the fat junior gasped for breath.
"I—I say, you rotters, you might have suffocated me!" he gasped.
"What do you want in this study?"

The two aliens grinned.
"Ve comes to wreck it!" explained offman. "Ve turns him inside out, Hoffman. ain't it, and makes te muck of te place pefore!"

"Zat is correct." "Zat is correct."

"Look here, you'll get scalped if you do," said Bunter. "There's a surprise coming for you bounders to-morrow, anyway. I'm not going to let out the secret; but just you look out for squalls when the new building is opened, that's all"

Hoffman and Meunier exchanged glances. The latter crossed quickly to the door and closed it.

"So zere is surprise for us to-morrow?" said Meunier.

Billy Bunter chuckled. "Yes, rather! Just wait!"

"Yes, rather! Just wait!"
"And vat is zat surprise?"
"Oh, I'm not going to tell you!
Wharton would be wild if I let it out; and, besides, that would spoil all the

fun."

"I tink tat you tell us, Punter, or else ve rubs your head in te cinders!"

"I zink zat is correct!"

"Look here, I'm not going to tell Look nere, 1'm not going to tell you!" said Bunter, looking alarmed.
"I tell you, Wharton would be wild, and, besides, it's a great surprise. When you start opening the new school you'll look a jolly lot of guys, beyou!" cause-

Because vat?"

"Oh, I'm not going to tell you!"
"I tink tat you tell me, or—"
"I zink zat you tell me, or—"

"Ach! Don't interrupt me, Meunier!" "I interrupts you if I zink I vill, Fritz Hoffman!"

You French peast!"

"You Sherman peeg!"
"I am te leader of te party-

"I am ze chief of ze-"Peastly pounder !"

"Sherman rottair!" "I tinks tat I leeks you if you call me Sherman rottair!"

'I zink zat Sherman peeg never leek ze Frenchman !"

"Ach I You peast !"
"Rottair !"

The two aliens wasted no more time in words. They flew at one another, and went reeling round the study in a tight

embrace.
Billy Bunter dodged towards the door and scuttled out of the study.

Hoffman and Meunier bumped against the table and sent it flying, and there was a crash of crockery-ware. But the two excitable aliens never heeded that. Mennier trod on a butter-dish and slipped over, and sat down on the last tart which Bunter had not had time to devour. Hoffman fell with him, and they rolled together in the wreck of the tea-things.

"Sherman peeg!" gasped Meunier.
"French peastly pounder!"
The noise from the study was what Hurree Singh would have called terrific. Billy Bunter scuttled away down the stairs, and found half the Remove gathered before the notice-board in the hall, and the Famous Four among them. He caught hold of Harry Wharton's sleeve.

"I-I say, Wharton—"
"Don't bother, Bunter! I'm reading the notice-

"They're wrecking the study!"
"Who are?"

"Hoffman and Meunier."
"My hat!" exclaimed E exclaimed Bob Cherry.

"Come on !" He dashed up the stairs. Wharton, Nugent, and the nabob were not a second after him. He tore open the door of Study No. 1 and rushed in. The

two aliens were still rolling on the floor

in breathless combat.

"Hallo, hallo, hallo!" roared Bob Cherry. "They're fighting one another!" Cherry, "They're fighting one another:
"They're not going to fight in our study!" exclaimed Nugent. "Yank

study!" exclaimed Nugent. "Yank them apart! Here, you rotters—"
"The brokenfulness of the esteemed crockery is terrifie!"
"Hold them, you chaps!" exclaimed Wharton, gripping Hoffman and dragging him away from his adversary.
"Now then keep quiet!" Now, then, keep quiet !"

"I not keeps quiet, ain't it, pefore!"
"Ciel! I zinks I lick zat Sherman!"
"French peast!"

"Sherman rottair!"
"You've busted our tea-things!" said
Harry Wharton. "What do you mean fighting in our study, you utter

"Ve come here to wreck te study, but

Meunier vas cheeky—"
"Hoffman was sheeky-"So I licks him instead!" "I licks him instead !"

"You pair of duffers!" exclaimed Bob Cherry. "We'll teach you to wreck our study! Yank them along the passage, and we'll lock them up somewhere to keep cool !"

"I not gets cool pefore, ain't it."

"I zink zat I-"Oh, come along l"

The two aliens were bundled along the passage. The door of Bulstrode's study was open. Bulstrode was the bully of the Remove, and on very terms with the Famous Four, and that, doubtless, was why Bob Cherry stopped at the open doorway and sent Hoffman

"I say, that's Bulstrode's study!" exclaimed Nugent.
"I know it is," said Bob coolly, as he changed the key to the outside of the lock. "Shove the other shricking lunatic in !"

"Ciel! I insist zat I not go in!"
"In with him!"

"All togetherfully!" said the nabob. And the chums gave the alien a swing The Gem Library.—No. 1,531. and sent him into the room. He collided with Hoffman, who was rising, and bowled him over. They rolled on the carpet together, and immediately began to fight. Bob Cherry slammed the door, and locked it on the outside.

"That's a little surprise-packet for Bulstrode when he comes in!" he remarked. "I'll leave the key in the lock for him!"

marked. "
for him!"

"Ha, ha, ha!" "Ha, na, na i"
"The laughfulness is terrific!"
"Now let's get down again and see what the Head's notice is about."

And the chums of the Remove descended into the Hall and hurried towards the notice-board,

Keeping the Secret!

HERE was still a crowd before the notice-board, reading the latest paper pinned up there or Wharton and his chums pushed their way towards the board and read the notice, which was in the handwriting of. and signed by, Dr. Locke, the Head of Greyfriars.

It was a brief notice, but very in-teresting to the boys of Greyfriars, and to Harry Wharton & Co. in particular.

"Classes will not be held between the hours of 10 and 11 a.m. to-morrow— Tuesday—in order to allow all Forms to be present at the public opening of the Friardale Academy."

"Good!" said Harry Wharton. "We shall be there!"

"Yes, rather!" grinned Bob Cherry.
"We shall be there, and we shall see
the fun! We'll give them a cheer when

his honour tries to open the door, and can give him a jab in the right place, it won't come open !"

"Ha, ha, ha!"

"The funfulness will be terrific!"

"I say, you fellows, you'll have to be jolly careful about it, though!" said Billy Bunter. "If you're as careful as I am, it's all right; but Meunier and Haffmen will ness out the secret if they Hoffman will nose out the secret if they can!"
"They don't know there is a secret,"

said Nugent.

"Don't they?"

"Unless you have told them, you young ass! By Jove, if you let out the secret, we'll boil you in oil!"

"I'm not going to let it out, Nugent. I told Hoffman and Meunier distinctly that I wasn't going to tell them anything about it."

"You-you idiot! voung you've been jawing to them !"

"I haven't told them anything. They wanted me to tell them how you were going to give them a surprise at the opening of the school to-morrow, but I said I wouldn't, at any price,

The Famous Four looked at one another, and then they seized Bunter, and marched him away to a quiet spot in the passage. Bunter wriggled a little, evidently viewing this proceeding with alarm.
"I say, you fellows—"

"Anybody got a knife?" asked Bob Cherry ferociously.

Oh, really, Cherry-

"T've got an honourable penknife," said the nabob, "but it is too smallful to kill the idiotic Bunter with."

"Oh, really, Inky——"

"That's all right; hand it over! I

"Here is the knifeful weapon, my worthy chum!"

"Hold him tight, Nugent!"

"I've got him!"
"Ow!" gasped gasped Bunter, as "Ow!" gasped Bunter, as Bob Cherry made a jab at him with a pocket pencil. "Help! Murder! Ow-ow!"
"Now, you young villain, if you don't want me to drive this pencil to your guilty heart—"

"Pencil!" gasped Bunter. "You-you beast! I didn't know it was a

"You know what you deserve. You've been giving an important

secret away."
"I haven't. I told them I wouldn't,

"You ought to be scragged! You ought to be boiled in oil! You ought to be kept without food for a quarter of an hour!"

"Oh, really, Cherry!"
"I suppose it's no good talking to him," said Bob Cherry. "Bump him against the wall!"
"Ow, ow, ow!"
"We can't gag him." said Bob

"We can't gag him," said Bob Cherry.

"Oh, really, Cherry—"
"And I'm blessed if I see what's to be done! If we allow him to rua loose again, he'll give us away."
"I won't. I told Hoffman—"

"He's already told them that we've got a wheeze on. They will only have to jaw to him for two minutes to get the whole story.

"Then we may as well give up the idea," said Nugent.

"Not at all," said Harry Wharton, "Bunter has got to be watched, that's all. We'll take it in turns to keep by him, and see that he doesn't give the game away."

"Oh, really, Wharton—"
"You can take first turn, Bob, and I'll relieve you in an hour's time."

Bob Cherry nodded. "Well, that's not a bad wheeze. I don't see how I'm going to stand Bunter's society for a whole hour, but I suppose there's nothing else to be done.

"Look here, you fellows-

"Look here, you fellows—"
"We'll get off and see Gosling," said
Harry. And, leaving the disconsolate
Bob in charge of the fat junior, the
Removites walked away.
"Now," said Bob Cherry, taking
hold of Bunter's arm and leading him
into the Junior Common-room—"now,
you sit there!"

He pushed Bunter into a seat in a

He pushed Bunter into a seat in a corner, and sat down beside him. Then he took out the latest number of the "Magnet," and commenced reading. Bunter gave a grunt.

"I say, Cherry, I can't sit here all the evening doing nothing!"

"It isn't for all the evening; it's only for an hour"

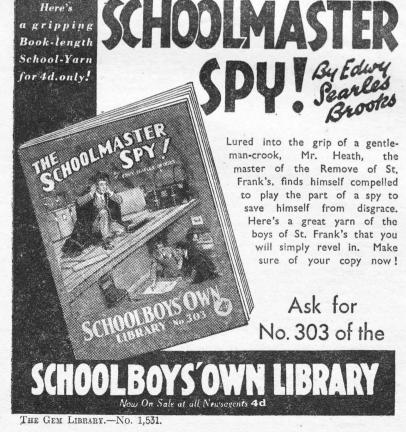
only for an hour."
"Well, lend me your book to read."

"I want it myself."
"Look here—"

"It's your own fault for being a confounded chatterbox," said Bob "You're trouble enough as it Cherry. "You're trouble enough as it is, so shut up and don't worry me! I'm getting interested in this story."

"Yes; but I say—"
"Oh, do ring off! How am I to read if you will keep on jawing?" exclaimed Bob Cherry, exasperated. "I

"But I haven't anything to read"
"Great Scott, this chap will never
be done grumbling!"



THE

"Well, let me read the book with

you, then."
"Oh, very well! Anything for a quiet life," said Bob Cherry resignedly. And the two heads were bent over the "Magnet," and Billy

bent over the "Magnet," and Billy Bunter was silent at last.
Meanwhile, Wharton, Nugent, and Hurree Singh had paid a visit to the porter's lodge. Gosling, the porter, was not on good terms with the chums of the Remove, but he was always amenable to a tip. He did not look amiable when Wharton and his friends presented themselves but a climmer of amiable when Wharton and his friends presented themselves, but a glimmer of silver in Harry's hand modified his expression wonderfully.

"Good-evening, Gosling! Fine evening for the time of the year, isn't it?" said Nugent affably. "Nice shower

said Nugent affably. "N after the rain, too." "Wot I says is this 'ere-

Gosling.
"We want you to do us a favour, Gosling," said Harry Wharton

The porter looked at the piece of silver out of the corner of his eye, and debated in his mind whether it was intended for him or not. He decided that it was, and so he assumed his most civil manner.

"Wot I says is this 'ere," he remarked. "I'm always willing to do anything for you young gentlemen which is young gentlemen. That's wot

"You can be a gentleman, in Gosling's estimation, for the low price of one shilling," murmured Nugent,
"Wot I says is this 'ere—"

"We want you to lend us a screw-driver, Gossy."

Gosling stared.

"A what, Master Wharton?"
"A screwdriver."

"Which I've got one you can 'ave, with pleasure," said Gosling. "But I

don't see what you want with my screwdriver, when you've got one in some of your tool-chests,"

"We want a big strong one—bigger than the one in Nugent's tool-chest," explained Harry Wharton. "It's to drive big screws into hard wood."
"I see," said Gosling, looking yery

"And we want some big screws, too -very big ones, and strong-about four or five inches long."

Gosling grinned.
"Which I suppose you're screwing up somebody's door, Master Wharton?"

Harry Wharton laughed.
"Don't you bother about that, Gossy. We're not going to screw your door up, though we might nail it up if you don't lend us the screwdriver."

"Very likely we might," said Nugent.
"Oh, you can have the screwdriver," on, you can have the screwn lives, said Gosling; "likewise the screws. Of course, I don't know nothing about wot you want them for, and it's my dooty to oblige any of you young gentlemen, if it's not agin the rules. I've got some big screws left over from the building of the new academy. I thought building of the new academy. I thought I might as well have them. How many do you want?"
"Oh, say fifty!"

"Fifty screws?"

"My word! You're going to make a safe job of it."

Never mind that, Gossy. You won't know anything about the matter when it happens. If you give us away, we shall screw up your door and windows one night."

Gosling knew that the Remove at Greyfriars was a reckless Form, and he had no doubt that they would do it.

"You can have the things, Master Wharton, and, of course, I shan't know anythin' about the matter."

"That's right, Gossy. You're a man of business, I see. By the way, do you find yourself get thirsty as the nights

draw in?"
"Which I does, Master Wharton." "Then perhaps you'll do me the favour of accept this bob," said Wharton. Of course, you will spend it on gingerbeer.

"Of course!" assented Gosling. "And now, where are those screws?"
"Ere you are."

The screws and screwdriver were handed over. The shilling had made Gosling very obliging, and he produced couple more screwdrivers at a hint from Nugent, and handed them over.

Wharton promised that they should be placed under the bench at his door when finished with, and the chums of the Remove left the lodge. Gosling looked after them with a curious grin.

"Which they are young himps," he murmured. "Wot I says is this 'ere. Boys will be boys, and all boys ought to be drowned. Them's my sentiments."

And Gosling closed the door and tucked the shilling into his waistcoatpocket, to remain there till it could be changed for ale at the Red Cow.

Harry Wharton, Nugent, and Hurree Singh entered the Junior Common-room and looked round for Bob Cherry. Two heads were bent over a "Magnet" in a corner. Wharton crossed over and tapped Bob on the shoulder, and the

"Just finished," he remarked. "Is my time up? I'll hand this fat villain over to another keeper with pleasure."

Oh, really, Cherry-"Yes, you've had your hour," said Wharton. "Who's next? We're going to take it in turns, and it doesn't matter which."

I shall have great pleasurefulness in taking the esteemed charge of the honourable rotten Bunter."

"Look here, you fellows! going to be watched about like this!" "Yes, you are. Watch him, Inky."

"The watchfulness will be terrific!" And Billy Bunter was watched with a vengeance for the rest of the evening, and at bed-time he had not had an opportunity of exchanging a word with

After Lights Out!

EIN friend "Ciel! I a I am not your friend. It is zat I am your enemy!"

nearly bed-time Remove. Hoffman and Meunier had been released from Bulstrode's study, and they bore evident signs that their release had had painful results for themselves. Meunier was suffering from a swollen nose, and Hoffman's left eye was assuming a deep shade of

Bulstrode, Levison, and Hazeldene had not released them with a light hand on discovering the two aliens fighting in their study!

Now Hoffman had sought out Meunier, but not with the intention of carrying on the conflict.

"Listen to me, Adolphe Meunier. Ve unites to kybosh te Engleesh. I know tat dere is some move going on-someting against us and te foreign

academy."
"Zat is correct. Ve learn as mooch

from Billy Buntair. Ve learn it all if you

not such a Sherman fool!"
"You mean if you vas not such a
French peeg!"

Sherman rottair! I despises you!" Listen, Adolphe, and let us pe ends," said Hoffman. "Tey are friends," getting up some vheeze to spoil te opening of te school to-morrow morning, an't it?"
"Zat is correct."

"I tinks tat ve must stop tem."
"I zinks ze same."

"Ten let us unite for tat purpose. Ven te school is opened I shall be leader of te party, of course-

"I sall be ze leader of ze party!" "Ve vill settles tat at te time, ten. Now ve settles how to stop tose Engleesh peastly pounders from mucking up te opening ceremony."
"Zat is correct."

"Ve stand by each oder like true chums."

"I stands by you like ze brave Frenchman."

"Ten ve are friends?"

"Ten ve are friends."

"Ve are friends."

"Ach! Tat is goot!"

"Ciel! I agree viz my shum!"

When Hoffman and Meunier were not fighting, they were always good friends. But the friendliness usually ended in But the Friendiness usually ended in a fight, sooner or later. The Removites could not quite decide whether they were funnier as friends or as enemies. "Ve are friends now," said Hoffman, beaming. "Ve stands togedder and frustrates to settle the said togedder and frustrates to settle the said toged.

frustrates te rotten pounders!'

"Ve stands togezzer, my shum!" And the two foreign juniors appeared in the Common-room with linked arms and sweet, chummy smiles on their somewhat battered countenances. Some of the juniors stared at them.

"Hallo, they've made it pax again!" said Levison. "We found 'em fighting

in our study, and kicked them out, not long ago!"

"Ve soon gives you all ze kicks," said Meunier. "Vait till ze new school is opened, zat is all, you rottairs. You sall see vat you sall see!"

"Did you work that out in your head?" asked Levison.
"Ve makes you sit up," said Hoffman.
"I tinks tat ve licks you, ain't it. Te academy vas put Greyfriars in te shade "Bed-time!" said Wingate, the cap-

Bed-time!" said Wingate, the cap-tain of Greyfriars, looking into the room. "Now then, be off with you! Meunier, what have you been doing with your nose?"
"I found him scrapping in my study," said Bulstrode. "He ran it against my fist."

fist."
Wingate laughed. Well, get off to bed."

The Remove went up to bed. Hoffman was whispering to Meunier on the way

up. An idea had come into his head.
"Mein friend, I tinks tat ve not go to sleep to night," he whispered.

Meunier stared at the German.
"Vy not, my shum?"
"I tinks tat perhaps tose pounders talks ofer plans mit temselves, and if ve

stays avake ve hears it, ain't it."
"Ciel! I zinks zat is ferry good vheeze."

"Ten ve stays avake, mein friend?"
"Ve stays avake, my shum."
And when the Remove turned in the two foreigners made an elaborate pre-tence of snoring, but did not close their

The chums of the Remove had decided to wait for half an hour after lights out before they made a move. By that time most of the Remove was fast The Gem Library.—No. 1;531.

asleep, only one of the Famous Four being still awake. That one was Harry Wharton. When the school clock chimed out the hour of ten he sat up in bed.
"Are you awake, you chaps?"

"Are you awake, you chaps.
"I'm awake," came in a low, purring voice from the nabob's bed.

Hurree Jamset Rain Singh slept very lightly, and Wharton's low voice bad awakened him.

"Good! Cherry—Nugent!"
Hoffman and Meunier thvilled, and lay very quiet. Hoffman had evidently hit the right nail on the head. The two aliens were about to learn all.

Nugent sat up and yawned.
"Hallo! Is it time?"
"Yes, high time."

"Better leave it for another half-hour,

"Do you want this sponge squeezed over you?"

"G-r-r-! I'm getting up."

"Out with you, Cherry!"

"Ya-a-a-aw !" came from Bob Cherry. "I'm jolly sleepy. Never mind, I'll get up to please you. Anything for a quiet life."

The chums of the Remove dressed quietly and quickly in the gloom of the dormitory. Hoffman and Mennier hardly breathed. They listened with all their ears, but they caught nothing to let in light on the Famous Four's where. wheeze.

"Are you ready?"

"Yes, come on. "Got the things?" "I've got them.

"Ive got them."

The goffulness is great?

"Have you got all three of the—
"Sh-sh! No jaw, in case anybody should be awake, Bob!"

"Right-ho! My mistake Still, have you got all three?"

"Yes, I've got them."

"Then let's get out."

The Famous Four crossed quietly to the door and passed into the passage. The moment the door had closed Hoffman and Meunier were sitting up in bed, eager with excitement. in bed, eager with excitement.

(Will Hoffman and Meunier discover the Famous Four's great jape? Don't miss next week's humorous developments.)

A SON OF SCOTLAND!

(Continued from page 21.)

\(\bar{\tau}\)

Craik had buried his face in his

Mr. Rateliff looked thunderstruck. "Craik!" said the Head. said the Head.

There was a groan from Craik.

"Craik, answer me! Where did you obtain thirty pounds in gold to pay Mr. Minsey?" said the Head. "I do not forget that you have just denied having had a vy sum in gold in your hands to dit. Craik, what have you to say?"

The wretched black sheep of the Sixth groaned again. The game was up with a vengbane, and he had nothing to say.

"I tillek nothing could be clearer," and Mr. Flouins, whose face was very There was a groan from Craik

and Mr. Figgins, whose face was very bright now, and this boy, Kerr, has prevented a terrible injustice being done.

Mr. Rateliff thanks him, too."
Mr. Rateliff gasped.
"Yes, yes," he rammered. "It—it appears that—that Craik is guilty. I—I am sure I'm glad that the truth has come to light. I—I am astounded I have always had the highest opinion of Craik. I will telephone for the police at once. The utter young scounded had better be handed over to them!"

better be handed over to them!"

There was a cry of misery from the wretched Craik.

"Not the police, sir!" he gasped.

"Don't do that! Dr. Holmes, don't let him send for the police!" His voice rose to a shriek. "Anything but that! I shall be sent to prison!"

"As you richly deserve!" said the Head, with indignant scorn. "I could never have believed anyone such baseness. You coufess that you slobe the money from Mr. Ratchiff's desk?"

"Yos," groaned Craik.

(1984) (1994) (1

"I-I burned the notes, excepting the one I-I put in Figgins' letter!" muttered Craik, "The—the rest of the gold is hidden in the old tower under

And you deliberately planned place the guilt of your crime on the shoulders of Figgins?" said the Head, in a tone of wondering horror.

"I-I was afraid of being found out, And—and he was a cheeky young cad, and I never liked him. There was a letter for him in the rack, and I knew he was hard up and expecting a remittance-so-so it was easy. And and I was in terror of being found out, and-

His voice died away in a moan.

"Take Craik back to the New House, Mr. Rateliff, please—he will leave the school by the first train in the morning, and his father will doubtless make good your loss. If he does not, the matter must go to the police."

"Undoubtedly!" said Mr. Ratcliff viciously. "Follow me, Craik!" The New House master paused for a moment. "Figgins, I am sorry you have been suspected."
"Thank you, sir," said Figgins. Eldred Craik rose heavily to his feet.

Mr. Munsey drew a bag from his pocket and laid it on the Head's desk.

and laid it on the Head's desk.

"There is the thirty pounds that were paid to me," he said. "I shall look to the boy's father for payment for the watches."

"And I for payment of notes for two pounds ten shillings which this abandoned young rascal has destroyed," said Mr. Ratcliff, taking up the bag. "Mrs. doned young rascal has destroyed, "said Mr. Rateliff, taking up the bag." Mrs. Taggles will also expect payment of a pound for the note she has given me." "Fil pay that, sir," said Figgins. "It wasn't mine, though I thought it was. I've got sixteen shillings left."

Craik left the study with Mr. Rat-cliff. The wretched black sheep looked as if he could scarcely drag one foot

as if he could scarcely drag one foot after another.

¿Mr. Munsey, still looking very flustered, took his leave, the Head thanking him warmly for the assistance he had

Figgins shook hands with Kerr

about a dozen times, while Figgy was shaking his other hands estatically.

"Kerr," said the Head gravely, "I am sure you understand how much we feel that we owe you my dear boy. You have prevented a very great in justice from being done. You have shown a sometime and according to the property and a good servery. shown a sagacity and a good sense sin

shown a sagacity and a good sense shiprising in a lad of your years. I thank you from the bottom of my heart."

"I'm pleased to have been of assistance, sir!" murmured Kerr.

"Mr. Figgins, I hope you will accept my hospitality for the hight," said the Heal courteously. Figgins, I dare say your friends will be glad to hear what you have to tell them. You have You loay

Figure and Keer quitted the study. They almost danced down the passage. At the end of the passage they found fatty Wynn waiting for them, anxious

and eager

"All serene?" he gasped.

"Right as rain!" said Figgins, hig ging his fat chum. "Right as guddy rain! And Kerr did it"

"Hurrah!" yelled Faity Wynn.
Tom Merry & Co. and a swarm of School House juniors formed a guard of honour for Figgins back to his own

Arrived there, they gave three than derous cheers, which brought out a crowd of New House fellows to inquire

When they learned what the row was about they learned what the row was about they joined in and made it louder, and the dusky old quadrangle rang out with cheering.

Figgins & Co. were marched into their House shoulder high, amid thunderous cheers.

The juniors cheered and cheered to there hearts' content. Arthur Augustus D'Arcy waving his famous monocle in wild enthusiasm. And among the many happy, faces the brightest was that of the junior who had been saved by a Son of Scotland.

(Next Wednesday: "THE BULL-Look out for the final trilling yarn in this great series. Order your GEM early.)

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