



THE GEM LIBRARY.-No. 1,610.

Sensation At St. Jim's! Junior Schoolboy Accuses A Master Of Theft! Read What Happens In This Gripping Yarn Of Tom Merry & Co.



Mossoo seized Cardew by the collar, spun him round, and laid the cane about him with great vigour. Whack, whack, whack! "Yaroobh!" roared Cardew, hopping and twisting in vain endeavours to escape the lashes of the cane.

CHAPTER 1. Trouble in the Class !

B LAKE, deah boy-"
"Shush!" "Yaas, but-

"Shush, you ass!" whispered Jack Blake urriedly. "Mossoo's hurriedly.

looking this way!"

Arthur Augustus D'Arcy, the ornament of the Fourth Form at St. Jim's, was about to inform Blake in frigid tones, that he refused to be called an ass. But he refrained. Mossoo's eye was turning upon the two, and Mossoo's eye had an unaccustomed gleam in it.

So Arthur Augustus contented himself with a slight sniff, and relapsed into silence for the next

few moments.

When one of Gussy's fivers is lost, circumstantial evidence points to Monsieur Morny as having stolen it! This is Cardew's chance, and out of revenge he tries to establish the French master's guilt!

Monsieur Morny, the French master of St. Jim's, was taking the Fourth in the French lesson. Mossoo was such a kind and patient little gentleman, and so averse from inflicting punishment in any shape or form, that the fellows had dropped

into the way of taking it easy with him. Even fellows who were keen on their work, like

Blake, and Julian, and Clive, did not always give Mossoo the attention that he was entitled to, unconsciously relying upon his well-known good nature.

It was, therefore, somewhat hard on the Fourth Form to find Monsieur Morny in a very bad temper that afternoon.

When Trimble failed to remember whether a table was a boy or a girl, as Trimble put itmasculine or feminine, as Mossoo expressed it-

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Trimble was talked to very sharply. When Reilly projected an ink-ball at Figgins of the New House, and made Figgy give a sudden yelp, Reilly received the pointer on his knuckles, much to his surprise. 'A mild word of admonition was usual in such cases from Mossoo.

Reilly sat sucking his knuckles in great astonish-

ment and indignation.

But Cardew came in for the severest vials of wrath. Cardew was one of the keenest fellows in the Form. But for the purpose of making Mossoo snort, as he put it, he affected impenetrable stupidity.

Mossoo was taken in at first, till he caught Cardew winking at Levison and Clive, his study-mates. Then Cardew was called out before the

class and caned.

This warned the Fourth that Mossoo was not to be trifled with that afternoon, and most of the juniors bucked up, and paid attention.

Not so Cardew.

Cardew did not like being caned, and he was red and exasperated. He had started worrying Mossoo in a spirit of idle mischief. He continued it now, maliciously. And Arthur Augustus D'Arcy bestowed several warning frowns upon Cardew, and frowned still more when Cardew failed to take the slightest notice of those frowns.

With great skill Cardew projected a pen-nib into the air, so that it dropped precisely upon the

bald spot on top of Mossoo's head.

Mossoo started, rubbed his head, and glanced upward. He was under the impression that some fragment of plaster must have fallen from the ceiling, and smitten his unprotected bald spot.

There was a snigger from some directions. Monsieur Morny looked round sharply

"Zis is not a matter for to laugh," he said severely. "I zink zat zis ceiling be wanting attending. Silence in ze class!"

There was smiling silence in the class, and the

lesson went on.

Cardew was looking about him for another handy missile.

Arthur Augustus sat frowning.

He did not approve of japing the French master when he was evidently in a worried and troubled frame of mind. "Blake, deah boy

boy!" murmured Augustus, as Mossoo turned to his blackboard.

"Dry up!" murmured Blake. "Mossoo will be down on you like a ton of bricks in a tick!"

"I wefuse to allow Cardew to continue his wotten game, Blake !"

"Bow-wow!"

"Pway pass this note along to him." Blake grunted, and passed the note.

Arthur Augustus had written down an admonition to the thoughtless youth, in his well-known fatherly style.

Blake passed it to Digby, and Dig passed it to Herries, Herries to Clive, Clive to Figgins, Figgins to Levison, who handed it to Cardew.

Arthur Augustus' noble eye followed it.

The French master's back being turned, Cardew unfolded the slip of paper and looked at it. He grinned as he read it. It ran, in Arthur Augustus' elegant hand:

"Stop japing Mossoo at once, you rotter."

Cardew looked round and caught D'Arcy's eye. He twisted the missive into a little pellet, and THE GEM LIBRARY.—No. 1,610.

suddenly projected it from finger and thumb at the sender across the class.

Cardew's aim was good, and before Arthur Augustus knew that his missive returned, it caught him on the nose. missive was being

"Bai Jove !" ejaculated Arthur

Mossoo spun round.

'D'Arcy! You talk, isn't it?"

"Yaas, sir!"

"Take two hundred lines of ze Henriade, zen!" "Oh, gweat Scott!"

"You are vun bad boy, D'Arcy!"

Arthur Augustus sat crushed. This was a pleasant reward for his high-minded interference on behalf of the French master!

Blake, vhy for you laff?" "W-was I laughing, sir?"
"You vas! Take feefty lines!"
"Oh!"

"I keep ordair in zis class, I zink."

Cardew jumped up.

If you please, sir-

"Sit down vis you. Cardew!"
"It was my fault D'Arcy spoke, sir. I threw a pellet at him," said Cardew.

"Oh! Zen you are a bay boy to trow ze zings about in ze class," said Monsieur Morny. "You are vun young rascal! D'Arcy, you need not take zem lines. Cardew, come here!"

Monsieur Morny picked up Mr. Lathom's cane from the desk. He was fed-up with Cardew's mis-

placed humour.

Cardew stepped out, his eyes glinting. He had been caned once already.

"Hold out ze hand viz you!"

Swish !

It was a hard cut, and it made Cardew wince.

"Now ze ozzer hand!" The Fourth looked on in silence. Mossoo was sing unusually severe. Cardew hesitated a

being unusually severe. moment, and then he held out his other hand. Mossoo gave a swipe at it, and Cardew with-

drew it quickly.

The cane missed the mark and Mossoo stumbled forward. He regained his balance, amid the grins of the juniors, and turned a flaming face on Cardew.

"You-you vicked boy! Hold out ze hand!" he thundered.

Cardew held out his hand again, and the Frenchman made quite a vicious swipe at it.

Cardew jumped suddenly back. Again the cane whistled through the air in vain. There was a chortle from the Fourth. They could not help it. Monsieur Morny's face went crimson.

The junior was deliberately making him look ridiculous before the class and Mossoo's own leg had had a narrow escape from that last swipe.

"Cardew!" he shouted.
"Yes, sir," said Cardew coolly.

"Zat is a trick, n'est-ce-pas? I vill cane you mooch more. I zink you are ze vorst boy in ze class!

He seized Cardew by the collar, spun him round, and laid the cane about him with great vigour.

Whack, whack, whack! "Yaroooh!" roared Cardew

He had succeeded in ridiculing Mossoo, but the ridicule was on the other side now. There was a roar of laughter from the Fourth Formers as Cardew hopped and jumped and twisted in vain endeavours to escape the lashes of the cane., Whack, whack, whack!

"Now go back to ze place and keep ze ordair!"

gasped Mossoo, casting the junior from him rather

Cardew almost limped to his place. The lesson went on without any more little jokes from Ralph Reckness Cardew. He sat with a white face and burning eyes, silent and savage, till the class was

CHAPTER 2. Surprising a Secret!

66 OM, old chap!"

Tom Merry stared. The Terrible Three of the Shell-Tom Manners, and Lowther-were chatting after lessons in the big doorway of the School House when that affectionate remark was made to Tom Merry.

As it came from Baggy Trimble of the Fourth Tom Merry did not look delighted. In fact, he

frowned as well as stared.

"Eh? What's that?" he said.

"I say, old chap—"

Tom Merry pointed to the stone steps outside. "See those?" he asked.
"Eh? Yes. Why?" said Trimble, in surprise.

"Do you want to go down those steps headfirst?"
"No, you ass!"

"Then don't call me 'old chap' again!" said Tom Merry.

"Look here, you know-""
"Oh, scat!"

And the Terrible Three turned their backs on

And the Terrible Three turned their backs on Baggy. Baggy Trimble was not a person whom they delighted to honour.

"I say, don't get your backs up, you know," said Trimble, apparently not at all rebuffed.

"You might help a chap!"

"No tin to spare," said Tom Merry tersely.

"It isn't tin this time," said Baggy Trimble.

"Mossoo has been an awful beast this afternoon, you chaps! He's given me fifty lines."

"Serves you right!"

"Serves you right!"
"I can't do them, you know," said Trimble.
"I'm going to fag for Knox. There's pickings for

"For goodness' sake go and fag for Knox, then, and give us a rest!" exclaimed Tom Merry.

"But what about my lines?" said Trimble. "I think one of you fellows might be friendly and do them for me."
"Well, of all the cheek!"

"You're awfully clever at—at French, Tom

Merry—"
"Thanks!" said Tom, laughing. "I'm not doing your lines, you cheeky porpoise!"
"But I've got to take them in at tea-time," persisted Baggy, "and I want to fag for Knox, you know. It means a feed. Will you do my lines, Manners?"

"I'll give you a thick ear!" growled Manners.

"Will you do them, Lowther?

Monty Lowther's reply was not in words. He fastened his finger and thumb upon Trimble's fat ear, and led him along the passage to the stairs. There he bumped the astonished Fourth Former There he bumped the astonished Fourth Former on the lowest stair, and, leaving Baggy sitting there in a state of great surprise, he strolled back to the doorway.

"Rotters!" gasped Baggy, as he picked himself up. "Yah! Cads! Now, who the merry thump is going to do my lines? I say, Julian, will you do fifty lines for me?"

"No fear!" said Julian cheerfully, and walked on.

Baggy Trimble snorted. He reflected, and started for Levison's study. He found Levison, Cardew, and Clive there.

Levison and Clive were seeking to persuade Cardew down to the footer ground; but Cardew's face was angry and sullen, and he was in no mood for footer.

"I say, you know," said Trimble. "I've got a job for you, Levison!"

Levison stared at him.

"You make a regular bisney of writing lines for chaps," said Trimble "Well, I've got fifty for you to do."

"Go and eat coke!" said Levison.
"Oh, I'm going to pay you, same as Grundy does!" sneered Trimble. "One-and-six a hun-

dred, isn't it?"

"I don't do Grundy's lines now!" snapped
Levison. "I don't do anybody's. Get out!" "I suppose that means the price has gone up,"

" Say, how'd you work this thing?"

Half-a- crown has been a-warded to J. Hickman, 107, Hickman, 107, Danethorpe Vale, Sherwood, Nottingham.

said Trimble loftily. "Well, I'll give you a bob for the fifty. I'm short of money just now, owing to lending my last quid to Talbot, but I'll settle to-morrow. That's good enough, I suppose? I want the lines by tea-time. Yaroooh! Wharrer you up to, Levison?"

It was an unnecessary question. Levison was kicking him out of the study.

Baggy Trimble fled down the passage, helped for some distance by Ernest Levison's boot.

"Oh, the rotter!" groaned Trimble. "Oh, the

And Baggy rolled dolorously into his own study. In Mossoo's present ratty state of temper he could not venture to leave the lines over. The chance of a feed in Knox's study had to be missed.

Groaning, Baggy settled down to write the impot himself, with perfectly beastly feelings towards Monsieur Adolphe Morny.

Trimble was not a quick writer, laboured long over his fifty lines from Henriade. But they were finished at last, and he rolled away to the French master's study with them.

He tapped at the door and opened it.

For a moment he could not see the French master in the study. Then he discerned Mossoo's bald spot over the back of an armchair near the window.

Zis is very hard." The French "Mon Dieu! master was talking to himself, quite unaware that the door of the study had opened. "Vat sall I do for ze money? I must have ze money, but vat sall I do?"

Baggy Trimble's eyes glistened.
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He understood now why poor Mossoo had been so disturbed that afternoon. The unfortunate gentleman was in financial difficulties. Trimble could understand that that was a worry; he had

been there himself.

He did not make any sound to betray his But the draught from the open door presence. But the draught from the open door warned Mossoo. He rose suddenly and looked round. His sallow face crimsoned at the sight of the junior. "Trimble!" he exclaimed.

"Trimble!" he exclaimed.

"Yes, sir! My lines, sir!"

"How long have you been zere, Trimble?"

"Only a second, sir," said the veracious Baggy.

"Just opened the door, sir! Didn't you hear me knock?

"I did not, Trimble. You hear me speak viz myself, isn't it?" said the French master, with

almost a haggard look.

Oh, no, sir!" "You may lay ze lines on ze table and go, Trimble."

"Yes, sir."

Trimble deposited his lines, and went.

grinned as he rolled down the passage.
"Hard up!" he muttered. "Pover "Poverty-stricken

old bounder! Yah!"

Which was the total amount of sympathy that Baggy Trimble could spare for the unfortunate Mossoo.

CHAPTER 3. No Collection!

BAI Jove!" "What "What's the game, Fatty?"

"Where did you get that hat?"
Quite a number of glances were turned upon Trimble of the Fourth as he came into the Common-room that evening.

The fat Fourth Former carried a shiny silk

hat in his fat hand.

Why a fellow should bring a silk hat into the Common-room was a mystery. Certainly he had no need of one there.

"What on earth have you brought that hat in here for?" asked Tom Merry.
"That's for the collection," said Trimble.
"Eh? You're making a collection?"

"Exactly."

"Exactly."

"And how much do you think you'll collect?"
grinned Gore of the Shell. "You won't get anything but a thick ear from me."

"And another from me, you fat, cheeky duffer!" growled Grundy.

"And another from me, bedad!" said Reilly.

"Good!" said Lowther. "That'll make three thick ears for Trimble. Would you like a fourth, Trimble?"

"Ha, ha, ha!"

"Now, look here," said Trimble. "This isn't for myself, of course. I suppose you don't think I want your money. I should refuse the offer with scorn, if you made it—"

"Which we're likely to do-I don't think!" said

"It's a collection," ex "Mossoo's right on the rocks." "Mossoo!" exclaimed Clive. explained Trimble.

"Yes, rather! Hard up, you know; fairly up against it," said Trimble. "I'm going to raise

"You young ass!" exclaimed Talbot.
Mossoo hears of it, he will scalp you!"
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"Oh, he's bound to be pleased!" said Trimble. "Oh, he's bound to be pleased: said Irimble."
I know he's awfully stony, and moaning and groaning about it, you know."
"I fail to see how you can know anythin' of the sort, Twimble!"
"The fact is, Mossoo confided to me—"
"Wha-a-at?"
"I' he had to me without confidentially—"

"He spoke to me rather confidentially—"
"Ha, ha, ha!"

"You uttah ass, Twimble—"
"Well, perhaps he didn't exactly confide the matter to me," said Trimble cautiously. "Perhaps I happened to overhear him by accident— "You eavesdwoppin' young wottah!"

"I may have gone into his study, and I may not," said Trimble mysteriously. "He may have been groaning over his money troubles, and he may not." "You have been spyin' on Mossoo, you fat wascal!"

"I repudiate the insinuation with scorn, D'Arcy! It was quite by accident, of course. Besides Mossoo saw me before I could hear any

"Ha, ha, ha!"
"But it's a fact," said Trimble. "Mossoo's on
the rocks, and I'm going to start a collection for him. I hope to raise five pounds, at least. I shall present it to him with the compliments of the School House. See?"

"You fat duffer!" exclaimed Tom Merry.

"You know you wouldn't have the cheek to take

money to Mossoo. Dry up!"

"In the circs, Tom Merry—"
"I wefuse to hand out anythin', Twimble. I am perfectly well aware that this is a twick."

Look here, D'Arcy-"If you waise any money you will twy to dodge

"I despise such insinuations, D'Arcy. Now, as captain of the Shell, Tom Merry, it's up to you to begin. How much?"

Trimble held out the hat. Tom Merry took it, and jammed it on Trimble's

The fat junior gave a howl—the hat was jammed on very tightly. There was a howl in the Common-room as Baggy tried to extricate his head from the hat. The nap of the handsome silk topper was somewhat ruffled in the process.

"You—you rotter!" gasped Trimble, as the hat came off at last. "I despise you, Tom Merry! I refuse to ask you again to contribute. much, Cardew?"

"Go and eat coke!" growled Cardew.
If the collection had been a genuine one, Ralph Cardew was not feeling very amiable towards the French master just then, and he would not have been likely to contribute.
"How much, Levison?"
"Rats!"

"I say, D'Arcy"
"Wats!"

"Now, look here, D'Arcy, it's up to you. The nobility ought to set an example." Trimble held out the hat to the Honourable Arthur Augustus "I expect a quid, at least. Now then, D'Arcv. shell out!"

Arthur Augustus did not shell out. He took a running kick at the silk topper, and it flew out of Trimble's hand and sailed almost up to the

"Oh crumbs!" ejaculated Trimble. "Pass!" yelled Blake, as the topper came fluttering down.

'Ha, ha, ha l"

Lowther passed, and Blake received the topper, and sent it across to Manners, who passed again to Digby.

Digby passed again to Trimble, catching him

upon his fat little nose with the topper. "Yaroooh!"

"Ha, ha, ha!"

"Oh crikey!" gasped Trimble. "You—you've ruined that hat!"

"Ha, ha, ha!"

"Serve you wight, you fat wascal!" said Arthur Augustus, indignantly. "I do not appwove, as a wule, of damagin' a fellow's clobbah, but in the circs, Twimble, you deserve to lose your toppah!"

"Jolly lucky it isn't mine!" said Trimble.
"Bai Jove! Isn't yours?"
"No fear!"

"My aunt! Who's is it?" demanded Blake.
"D'Arcy's!"
"What?" yelled Arthur Augustus.
A yell of merriment came from the juniors. The face of the Honourable Arthur Augustus was extraordinary in its expression.

"Mum-mum-mine!" he stuttered. "Yes, yours. You see-

Trimble got no further. The swell of St. Jim's made a wild rush at him, and Baggy fled with a roar.

The fat junior disappeared at express speed

through the doorway, with Arthur Augustus raging on his track.
"Ha, ha, ha!"
"Go it!"

"Good old Gussy!"
"Ha, ha, ha!"

And the merry juniors continued to pass the topper, which certainly was not likely to grace again the noble head of Arthur Augustus D'Arcy.

CHAPTER 4. Below the Belt!

HERE was no collection in the School House

for the unfortunate Mossoo.

Such an idea would certainly never have occurred to anybody but Baggy Trimble, and to

Trimble only as a method of raising the wind. However hard pushed Monsieur Morny might have been for that necessary article, cash, he could scarcely have accepted a whip-round from his junior pupils. Indeed, Mossoo's ears would have burned if he could have known that his difficulties were the subject of a discussion in the Junior Common-room.

Trimble's attempted collection naturally made Mossoo's financial stringency a matter of discussion. Most of the fellows felt sympathetic.

It was known that most of Mossoo's salary went



"I expect a quid, at least," said Trimble, holding out the hat to Arthur Augustus. "Now then, shell out!" Gussy did not shell out. He took a running kick at the topper, and it flew out of Trimble's hand. Gussy little knew that it was his own topper!

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to assist his needy relatives over the Channel. There had been talk about Mossoo before, and

a certain pawnticket.

The juniors sympathised heartily with Monsieur Morny, and wished him well. But there were a few fellows, like Trimble, Mellish, Racke, and Crooke, who found amusement in the idea of the French master being stony and worried for

Cardew of the Fourth was not exactly a fellow of that kind, but assuredly he did not waste any sympathy upon Mossoo.

Cardew's angry, passionate nature had been roused to bitter resentment by the scene in the Fourth Form Room. He could neither forget nor forgive the licking Mossoo had given him before

the class.

The fact that most of the fellows were down on him for badgering the worried master only made him the more obstinate. Both Levison and Clive tackled him on the subject in Study No. 9, but they found their studymate in a bitter and

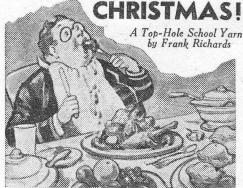
sulky mood.

Cardew was a good deal of a puzzle to the juniors of the School House. He had good qualities, there was no denying that; but there was a curious taint of reckless blackguardism in his character, which sometimes came to the top. He could not forget the humiliation his lofty pride had suffered in the scene in the Form-room. And he made no secret in his own study of his inten-tion to make the French master "sit up" for it. "You can let him alone!" growled Clive, when Cardew mentioned the matter. "Mossoo is a good

sort enough!"

"He hasn't licked you!" sneered Cardew.
"I haven't badgered him in class."
"Rot! We always pull his leg!" said Cardew.

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"There's a limit," said Clive. "Mossoc's a good sort, and you asked for all you got the other day. If there's any scheme to make him sit up you can leave me out of it."

You can refuse your help when I ask for it." "Well, don't ask for mine, either," said

Levison. "Rats!"

Cardew walked out of the study with that, Levison shrugged his shoulders, and Clive looked

Life in Study No. 9 was not all harmony, though there was at bottom a sincere friendship among the three strangely assorted juniors.

"There'll be a row in this study some day!" growled Clive. "Oh, let him rip!" said Levison. "It's only

his temper. He'll get over it. Come down to Clive nodded, and his face cleared. His anger

never lasted long.

But the opposition in his own study determined Cardew to keep on the way he had marked out for himself. The grandson of Lord Reckness had learned a good many lessons since he had come to St. Jim's, but he had a good many still to learn.

When the next French lesson came round, the Fourth Formers wondered whether Mossoo would be ratty again. Most of them determined to be very dutiful, now that they knew-from Trimble -what was the matter with his nerves.

Mr. Lathom left the class, and, as it happened, there was an interval of a few minutes before Mossoo came in. He had paused to speak to the Form-master in the passage.

Cardew stepped out of his place. He calmly took the chalk Mr. Lathom had used in the last lesson and stepped to the blackboard.

The juniors watched him, grinning.

They supposed that Cardew was about to draw a caricature on the board—a sufficiently impertinent proceeding, but regarded as humorous from the junior point of view.

But it was not a more or less artistic picture that the Fourth Former intended to chalk on the

board.

He dashed down a sentence, and, as he stepped back, the whole Form gasped as they read what he had written.

It was a simple French exercise, but it had a point in its reference to the unfortunate Mossoo's financial position. It ran:
"Avez vous de l'argent dans les poches?"

The juniors stared at the chalked exercise.

"'Have you money in your pockets?'" said Jack Blake, translating. "What have you written that for, Cardew?"

"Bai Jove! Wub that out at once, Cardew!" exclaimed Arthur Augustus wrathfully. "You uttah cad!"

"Shame!" growled several voices.

Cardew's face flushed a little. The taunt conveyed in the sentence was plain enough, and it was an unworthy one. Perhaps Cardew repented as he heard the disgusted murmurs of the juniors, for he made a movement towards the blackboard again. But it was too late. Mossoo was at the door, and Cardew had barely time to drop into his seat when the French master entered.

Monsieur Morny was very quiet and grave, but he was not bad-tempered. He gave his class a

kind smile.

"I zink I keep you vaiting a meenit, isn't it?" he said. "I am sorry for zat, mes garcons! Now it is zat ve yill begin!"

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The Fourth Form were breathless with expecta-

At any second the French master's eyes might fall upon the insulting sentence chalked on the board. The juniors waited for the explosion.

They had not long to wait.

Monsieur Morny turned towards his desk, and, as he did so, his glance fell on the blackboard. He stood quite still.

A pin might have been heard to drop in the Form-room.

Monsieur Morny had read the sentence, but he was still looking at it, as if it mesmerised him.

The French master turned at last to the breathless class. His sallow face had become quite pale, with a little spot of red burning in either cheek.

"Somevun have written on ze board, n'est-cepas?" he said in a quiet and trembling voice.

Silence.

"Who have written zat?"

There was no reply.

"I zink zat some garcon he vish to insult me," said Monsieur Morny. "I zink zat boy has a bad heart. I vill say no more."

He took the duster and deliberately wiped out the chalk. Then, without any further reference to the matter, he plunged into the lesson.

Monsieur Morny was not ratty that afternoon. His manner was very subdued, and at times his brow wrinkled in deep thought, and he seemed to forget that he was instructing the Fourth Form in the mysteries of his native language. But there was no ragging in class. The juniors were respectful and attentive, and the looks some of them cast upon Cardew showed pretty plainly that he had something to expect when lessons were over. The quiet dignity with which the French master had dismissed the insult went straight to the hearts of the juniors, and even Cardew felt a twinge of repentant shame. But he had something more than his conscience to reckon withafter lessons.

CHAPTER 5. Despised by the House!

"TAH!" Thus Arthur Augustus D'Arcy. With that remark, and with his noble nose highly elevated, the swell of St. Jim's passed Cardew in the passage after lessons.

"Cad!" "Rotter!"

"Worm!" Blake, Herries, and Digby jerked out those epithets as they followed Gussy.

Cardew stood with a crimson face.

Cardew stood with a crimson face.

"Sneak!" said Dick Julian, passing him.

"Reptile!" chimed in Reilly.

"Purse-proud cad!" remarked Kerruish.

"Blackguard!" said Lumley-Lumley.

Nearly every fellow in the Fourth had something to say to Cardew. They left him standing with crimson cheeks and eyes sparkling with rage.

There had been repentance in Cardew's heart, which was not really ungenerous. But open condemnation had the effect of rousing all the evil in his nature.

"Haven't you anythin' to say, Levison?" he sneered.

"Nothing!" said Levison curtly. "You know what I think, I dare say !"

And with that he walked away. "I've something to say!" said Clive, his eyes

gleaming at his studymate. "You've taunted Mossoo with his poverty! Only a purse-proud cad would do that! You've made the whole Form despise you! I never imagined you could be so rotten mean!"

Clive followed Levison.

Cardew drove his hands deep into his pockets. He had been in disgrace with his Form before this. But it looked very serious this time.

Cardew went out into the quadrangle. The Terrible Three came up to him there.

"I've heard about your rotten trick, Cardew!" said Tom Merry. "I want to tell you what I think of it! Only a cad would have done it!" "Only a rotten cad!" said Lowther.

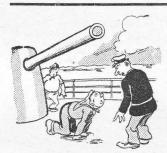
"Only a rotten, measly cad!" said Manners,

with emphasis.

Cardew's hands clenched convulsively. chums of the Shell turned their backs on him and walked away

Figgins & Co. of the New House passed him a few minutes later.

Figgins, Kerr, and Fatty Wynn gave him



Captain:
"Hey! What
are you doing?"
Recruit: "Obeying ders, sir—all hands on deck!"

Half-a- crown has been a-warded to M. Hoy, 96, West Circular Road, Belfast.

glances that brought the blood surging to his cheeks again.

Cardew strode towards them.

"What have you got to say?" he said, between his teeth. "You confounded New House cads—"

"Don't talk to us!" said Figgins disdainfully.

"You must rub it in about poor old Mossoo being

hard-up, must you? You purse-proud rotter! Do you think you're any the better for having a wad of fivers in your pocket? You're not fit to clean Mossoo's boots!"

Cardew struck out, full at Figgins' face.

The blow did not reach the mark. The New House Co. collared the School House junior, sat him down forcibly on the ground, and walked

Cardew staggered to his feet, crimson with fury, and strode back to the School House. But outside the House he ran into Grundy, Wilkins, and Gunn of the Shell.

"Here comes the cad!" said Grundy. "Cardew, you sneaking rotter-

"Aren't you ashamed of yourself?" demanded Wilkins.

"If we had you in the Shell, we'd scrag you!" said Gunn.

"Scrag him, anyway!" said Grundy, who was always ready for drastic measures. "Scrag the purse-proud rotter! Fancy chucking a man's poverty in his face—especially a good sort like old Mossoo! Collar him!"

Cardew dodged into the House. He did not want a handling from three big Shell fellows.

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He was breathing hard now. A Form ragging would have been nothing to this. The thought that he was scorned by his schoolfellows was the bitterest blow his pride could have received.

In the Hall he found Baggy Trimble. Trimble immediately assumed a tremendous sneer. As a matter of fact, Baggy Trimble did not quite see what all the fuse was about, but he was not going to lose the opportunity of expressing lofty scorn. And as Cardew had refused to lend him any money, though he had plenty of it, Baggy was glad of the chance to get his own back in this way.

"Rotter!" said Trimble. "I wonder you aren't ashamed of yourself, Cardew, I do, really! I'm going to use my influence in the Form to have you sent to Coventry! You're a disgrace to the Fourth—you— Yarooooh!"

Fourth-you-

Contempt from Baggy Trimble was a little too

Cardew seized Baggy's fat little nose between finger and thumb, and compressed his grip mercilessly.

"Goog-goog-goog!" came in agonised accents om Trimble. "Led do! Yooogh! Burr! from Trimble.

Gurrrrrrrrrr !"

"Cardew! Mauvais garcon!" It was Monsieur forny's voice. "Zat you release Trimble at Morny's voice. once!

Cardew gritted his teeth, and released Trimble,

who clasped his nose with both hands.

Mossoo had come along the passage at a most unlucky moment.

He fixed a stern glance upon Cardew.
"I am shocked at zis!" he said severely. "Know you not zat it is wrong to bully a boy zat is so smaller as yourself, Cardew?"
Cardew's eyes blazed. But he made no reply.

"He's hurt my n-nose!" wailed Trimble.

was only telling him how much I despise him,

sir, for chalking on the board-

Mossoo flushed. "Zat vill do, Trimble! You must not tell ze tales. Cardew, zat was a mean action, and if your schoolfellows zey despise you, you must expect zat. If you touch Trimble vunce more, I report you to Mr. Railton."

He passed on, and Cardew, choking with rage,

turned to the stairs.

Trimble ceased to writhe with anguish, and chortled.

'Yah! Rotter!" he called out.

Cardew did not look back. He went on to his study, and closed the door after him with a slam. He was sitting in the armchair, with a black brow, when Clive and Levison came in.

They did not speak to him. Cardew gave them a sullen, savage look under

his brows.
"So you're keeping this up against me?" he

said at last. Clive looked at him.

"Are you going to apologise to Mossoo?" he

"Apologise to Mossoo!" Cardew ground his

"Do you say the same, Levison?"
"Oh, please yourself!" said Levison. "You did a caddish thing, and you ought to apologise for it. If you won't, you won't, and there's an end."

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Cardew gave his studymates a dark look, and went out of the study, slamming the door. He did not come back to tea.

CHAPTER 6. Gussy Chips In!

FIVAH!" "Corn in Egypt!" said Blake, Herries, and Digby, with one voice. "Yaas, wathah!"

Arthur Augustus D'Arcy was looking very pleased. The crisp five-pound note rustled in his slim fingers with a musical sound that was very pleasant to the chums of Study No. 6.

"The patah's played up wippingly,"

Arthur Augustus.

"He must have known we were stony," remarked Blake.

"I vote we celebwate the occasion with a spwead," went on Gussy, "and invite a few fellows."

"Hear hear!" agreed Blake, Herries, and Digby together.
"Then help me make up a list of things, deah

boys. We must get as good a spwead as poss.' Blake & Co. set their wits to work upon the task, and a list was drawn up. Then Arthur Augustus slipped the fiver into his pocket, and took the list en route to the school shop, while Blake went round gathering in the guests, and Herries and Dig cleared up the study a little for the gathering.

Baggy Trimble met Arthur Augustus in the

lower passage, with an expansive smile.

Baggy had already scented the fiver.
"Hallo, Gussy, old chap!" said Trimble lovingly.

"Pway do not addwess me as Gussy, Twimble."
"Look here, you know," said Trimble, as D'Arcy was passing him in his most stately manner. "I'm backing you up about poor old Mossoo, you know. I think it's fearful for the poor beast to be hard up—"
"I must wequest you, Twimble, not to speak of
Monsieur Morny in that mannah!"

"I'm down on Cardew, you know, for ragging him," said Trimble, cudgelling his fat brains for some means of ingratiating himself with Arthur Augustus, and getting an invitation to Study No. for think he's a rotter, you know. In fact, I remonstrated with him about playing tricks in Mossoo's study-

Arthur Augustus stopped.

"Is Cardew playin' twicks in Mossoo's study?"

he exclaimed. "Oh, yes!" grinned Trimble. "I've been watching him—I—I mean, I happened to notice him. Of course, I'm down on him. I follow your lead, Gussy. By the way, if you want anything cooked in Study No. 6, I'm your man. I'd do anything to oblige a chap I really like—"

"Is Cardew in Mossoo's study now?"

"Oh, yes! If you're standing a spread—"
Arthur Augustus strode away. His eyes were Arthur Augustus strode away. His eyes were gleaming as he made his way in the direction of Monsieur Morny's study. He tapped on the door, in case Mossoo was there, and opened it. Cardew was in the room. He started and spun

round as the door opened.

His startled look showed that he fancied for a moment that the French master had caught him. He breathed more freely as he saw Arthur Augustus in the doorway.
"Oh, it's only you!" he said.

-with Monty Lowther.

Hallo, Everybody!

A famous comedian takes a ride in Rotten Row every morning. On a chestnut, of

"World's Champion Boxer Keeps Diary." His scrap book ?

Quick one: "What's the most you ever got out of that second-hand car of yours?" Mr. Lathom asked Mr. Ratcliff. "Oh, about six times," replied Mr. Ratcliff wearily.

News: A pigeon flew in at the window of a Government office the other day, and flew out again. No doubt it could not find a vacant

again. No doubt it could not find a vacant pigeon-hole!

A reader asks me to print a very plain joke, one that he can't possibly miss. Unfortunately I can't get a photograph of Grundy to put in this page.

I see a visiting Civil Servant praises our Income Tax officials. Yes, you have to hand it to them!

All you wish yourselves for Christmas, chums! So-long!

"Split in the Cabinet." If they need any help, Herries is very handy with hammer and nails.

Manners says he has taken a vivid action picture of the Head's gardener. It ought to be worth something as a rarity.

News: The all-in wrestler who appeared at Rylcombe recently used to be a laundry worker. Used to a bit of mangling?

Have you visited "Aladdin and His Wonderful Beanstalk," the new pantomime at Wayland Hippodrome? They claim to have all the jokes of the year. But they don't say which year.

Story: "If I ever went to Chicago, I should carry a gun," said Blake. "They'd arrest you if you carried a gat," Buck Finn of the Shell assured him. "You see, they don't like strangers acting as though they belonged there!"

Bang, bang, bang, bang! It's all right, chaps. Only Knox and Cutts riding over some tin-tacks the fags put down for

Fat men are most honest, affirms Fatty Wynn. We know they dislike stooping to anything low!

Signature Tune wanted for B.B.C. Gardening Expert. What about "The Weeding

"Yaas."

"Well, what do you want?" snapped Cardew. "What are you doin' here, Cardew?" demanded

the swell of the Fourth sternly. "Find out!"

"I have come here to find out, Cardew."

"Go and eat coke!" said Cardew savagely. "What are you meddlin' for?"

Arthur Augustus D'Arcy did not reply, but he advanced into the study with a grim brow.

Cardew had a bottle of gum in his hand, and he had taken the French master's slippers from under the armchair.

It was pretty clear what he intended to do.

Arthur Augustus pointed to the door. "Get out!" he said briefly.

"When I've finished what I came here to do," said Cardew coolly; "not before."

"I shall not allow you to play twicks on Mossoo, Cardew!

"Rats!"

"If you do not immediately leave this study, Cardew, I shall eject you by force!" said Arthur Augustus, his eyes glittering. Cardew laughed.

"Go ahead!"

Arthur Augustus wasted no more time in words. He fairly hurled himself upon Cardew.

Cardew met him, grip for grip.

There was a terrific struggle.

Arthur Augustus whirled Cardew to the door; but Cardew was strong, sturdy, and determined He whirled Arthur Augustus back again, and they crashed into the table.

The table rocked, and a cascade of books and papers went to the floor.

"Oh, you wottah!"
"You silly ass!"

"Bai Jove! I will give you a feahful thwashin', Cardew!" panted Arthur Augustus.

"A bit above your weight, I think!" grinned

"I will show you, you wottah!"

Both the juniors were excited now, and the scrap became energetic.

There was hard and hasty pommelling on both sides, but they got no nearer to the door. The folly of such a combat in the French master's study—to which Mossoo might return at any moment—was forgotten by both. They were thinking only of struggling and punching, and certainly they put their beef into it.

They did not hear a step in the passage, they did not see the startled and astounded face that looked in at the open door.

"Mon Dieu! Vat is zis?"

Monsieur Morny had returned.

The struggling juniors went down, and Arthur Augustus rolled over the gum-bottle, which Cardew had dropped. The gum was flowing out on the carpet, and Arthur Augustus mopped it up with his elegant jacket as he rolled.

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Cardew fell on him, but Gussy's fist drove on his chest and pitched him off.

Arthur Augustus sat up in the gum.
"Oh! Gwoogh! Bai Jove! Mossoo!"
Monsieur Morny stood in the study. The two crimson and dusty juniors scrambled to their feet.

CHAPTER 7.

Mossoo is Too Impartial!

ARCONS! Vat is all Young rascals! zis?" shouted Mossoo Morny.
"Gwoogh!"

"Oh, my hat!"

"You come to fight viz yourselves in my study!" shouted Mossoo, scarcely able to believe the evidence of his eyes. "I am shock—I am amaze! Impudent garcons! I punish zis severely!" He seized a cane from the table.

"Hold out ze hand, Cardew!" he thundered. Cardew held out his hand calmly.

Swish, swish

"Now you, D'Arcy! You may go viz you, Cardew! D'Arcy, hold out ze hand at vunce!"

Cardew left the study. He lingered in the passage, however, to see how Arthur Augustus would get on. The idea of Gussy being caned by Mossoo, considering why he was there, made Cardew chuckle.

"You hear me, D'Arcy?" thundered Mossoo.
"Yaas, sir."
"Zen hold out ze hand!"

"In the circs, sir—" Arthur Augustus paused. He could not tell Mossoo that Cardew had come there to play a trick, and that he had come there to stop him. "Vill you hold out ze hand, D'Arcy, you bad

boy?"
"Weally, Mossoo Morny, you are labouwin'
undah a misappwehension!" gasped Arthur
Augustus. "I came here with a vewy good motive."

"I find you fighting in zis study, isn't it?"

"Yaas, but-

"Vunce more-vill you hold out ze hand?" "Certainly, sir, if you insist; but I beg to assure

you that-

Arthur Augustus got no further.

Mossoo's patience was exhausted. He seized the swell of St. Jim's by the collar.

Whack, whack!
"Yawoooh!" roared Arthur Augustus.
"Now go viz you!" panted Mossoo.
He pushed Arthur Augustus into the passage and closed the door after him with a slam, then "Bai Jove!" gasped Arthur Augustus.

"Ha, ha, ha!" roared Cardew.

"You cacklin' wortah—"

"Ha, ha, ha! Perhaps you are sorry for meddling now! Mossoo seemed to be awfully grateful -what?"

Mossoo misundahstood the posish-"

"I wegard you with contempt, Cardew!" Arthur Augustus strode away, leaving Cardew

still chortling. Jack Blake met him as he came breathlessly

upstairs.
"Hallo! Been in a dog-fight?" he asked. Herries and Dig looked out of Study No. 6; they blinked at the dusty, gummy, and dishevelled

swell of the Fourth.
"What's happened to you?" roared Herries.

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"Gwoogh! I can't stop to talk now. I am howwibly gummy! Some of the howwid gum has gone down my neck! Gwoogh!"

"Ha, ha, ha!"

Arthur Augustus rushed on to get to the dormitory. He was badly in need of a wash and a change. His remarkable appearance had drawn attention from all sides, and quite a crowd of fellows followed him to the dormitory, greatly

Arthur Augustus tore off his jacket and waistcoat, collar and tie, gasping the while. He had

had most of the gum.

"What on earth have you been doing?" de-

manded Tom Merry.

"I found that wottah Cardew playin' twicks in Mossoo's study, and went to stop him. caught us fightin' !"

'Ha, ha, ha!"

"There is nothin' whatevah to cackle at! Cardew was goin' to put gum in Mossoo's slippahs. As it was, he dwopped it, and I wolled in it.—"

The juniors shrieked.
"Oh, Gussy!" said Blake, almost weeping "You'll be the death of me yet, I know you will!

Why were you born so funny?"
"I do not wegard the mattah as funny in the least, Blake! I wegard it as howwid. Of course, I could not sneak about Cardew, and so Mossoo supposed I was playin' some twick or othah in his study."

"Ha, ha, ha!"
"And instead of listenin' to my explanation, he whacked me with his cane, and slung me out! Actually slung me out by my neck, you know.'

"Ha, ha, ha!" "Ha, na, na:
"I wespect Mossoo vewy much, but I must say
he is wathah an ass. I shall nevah get this gum
out of my hair. Gwoogh!"
"We'll all lend a hand with a scrubbing-brush,"

said Lowther.

"You will do nothin' of the sort, you ass! I

do not see what you fellows are gwinnin' at. I see nothin' whatevah myself to gwin at."

But the other fellows did. And they not only grinned—they yelled. They sat on the beds and while Arthur Augustus washed and roared. scrubbed and combed, and finally restored himself to a state of cleanliness. He was very pink when he had finished and had changed into another jacket.

"Don't forget the fiver," said Blake. "You've left the fiver in your jacket, you duffer!"
"Bai Jove! Yaas."

Arthur Augustus picked up the gummy Eton jacket, and felt in the pocket for the banknote. He felt very carefully, and drew his hand out-empty! A very peculiar expression came over his face.

"Well, why don't you get it?" asked Blake.

"It is not there, Blake." Wha-a-at!"

"The fivah is gone!"

CHAPTER 8. A Dark Suspicion!

"G ONE!" shouted Blake, Herries, and Digby, with one voice. "Ya-a-as!"

"Well, you ass!" "You chump!"

"You frabjous duffer!"

"I wefuse to be called a fwabjous duffah.



As Monsieur Morny reached the trees his eyes became fixed upon a cardboard placard that was fixed to the trunk of one of the elms. The French master stared blankly at it. He knew what it implied—that he had found the banknote!

Blake! The beastly thing must have dwopped out while I was scwappin' with Cardew in Mossoo's study. I only just slipped it into my pocket, you know, to take down to the tuckshop. I will go ... Arthur Augustus paused. "On second well go, Blake."

Arthur Augustus paused. On second thoughts—no. In the circs, I do not care to pwesent myself in Mossoo's study. You may as well go, Blake."

"Well, I suppose it's about his study somewhere," said Blake. "Better get it back before

it's swept away."
"Yaas, wathah! The study was wathah upset.
I suppose Toby will be called in to set it to

wights. He may sweep it up."
"My hat! I'll buzz off, then."
Jack Blake hurried downstairs.

He tapped respectfully at the French master's door. Mossoo's tone was unusually sharp as he called out:

"Come in! Entrez viz you!"

Blake entered.

Toby, the page, had tidied up the study, though there were still very visible marks of the gum on the carpet. Monsieur Morny was looking

"Vat is it?" he asked snappishly.

"If you please, sir, D'Arcy dropped a banknote while he was here. Would you mind my looking for it?"

Monsieur Morny made an irritable gesture. "Zere is no banknote here," he said. "You may see! If it vas drop here ze garcon—Toby—he have sweep it avay. You better go and ask that garcon if he have seen it."

"Very well, sir."

As the study floor was quite clear it was evident that the banknote, if it had been dropped there, was no longer there. Blake left the study.

"Got it?" asked Herries and Dig together, in

the passage. "No! Toby's done up the study."

"My hat! It can't be gone for good," exclaimed Dig, in dismay.
"I'm going to see Toby."

Blake descended to the boot-room, where he found Toby. That youth was busy at the knifemachine, and he gave Blake a grin.
"You've just done up Mossoo Morny's study,

Toby?"
"I 'ave, sir," said Toby.

"Did you pick up a five-pound note?"
"Hey?"

"D'Arcy dropped a fiver in the study. Have you seen it?"

"I ain't, Master Blake," said Toby. "Which if I 'ad, I should 'ave 'anded it to Mossoo Morny at once, shouldn't I?"

"You might have swept it away without seeing

"I ain't done any sweepin'," said Toby. "I picked up all the things that was upset, and THE GEM LIBRARY.-No. 1.610.

mopped up the gum with a duster. I 'adn't any broom there at all.'

Blake looked perplexed.

"You didn't bring any rubbish or anything in away from the study at all—dust, or anything in a dustpan?"

"Nothin' at all, Master Blake."

"All serene, Toby."

Blake left the boot-room. He met his chums in the passage, and reported. There were four very grave faces now.

"Gussy must have dropped it somewhere else," said Herries. "Where on earth did you drop it,

Gussy, you ass?"

"It must have dwopped in Mossoo's study, Hewwies. It could only have come out of my pocket when I was wollin' ovah with Cardew on

"Toby's seen nothing of it," said Blake abruptly. "It couldn't have been there when he came in to tidy up. Let's have a look along the

The chums of the Fourth made a careful survey of the passage, from the French master's door to the stairs. They extended the survey up the staircase, and to the Fourth Form dormitory. A number of fellows joined in the search, and they arrived in the dormitory and searched there round D'Arcy's washstand, but in vain. Then the gummy Etons, discarded by the swell of the Fourth, were taken in hand, and every pocket examined, though Arthur Augustus insisted that it was impossible that the fiver could have got

into another pocket. The search was in vain.
"Well, my hat!" said Blake at last. "The
dashed thing isn't here! Where can it have got

There was a chuckle from Baggy Trimble, who had helped in the search. Baggy felt sure that if he found the fiver he would make one of the guests at the spread in Study No. 6. Unfortunately he had not found it.

Blake glared at him as he chuckled.

"What are you gurgling about, you fat image?" he demanded.

"I know what I know!" grinned Trimble.
"You howlin' ass. Twimble, what are you dwivin' at?"

"I know where that fiver is."
"You do?" shouted Tom Merry.

"Yes, rather!"

"Well, where is it?"
"Mossoo's got it."
"Wha-a-at?"

A dozen startled faces glared at Baggy Trimble. Trimble chuckled again. He was quite sure that he had solved the mystery.

he had solved the mystery.

"You fellows aren't very bright," said Trimble patronisingly. "I really thought of it at once. I knew you wouldn't find it. Of course, Mossoo's got it!"

"Mossoo?" said Blake dazedly.
Another chortle from Trimble.

"Yes, of course. You all know how jolly hard-up old Mossoo is. He doesn't know what to do for money. D'Arcy dropped that note in his room, or thinks he did. Mossoo slung him out. How do you know he didn't pick his pocket while he had his hands on him?"

"Bai Jove! You young—"

"Anyway, the banknote was left in Mossoo's study, and it had vanished before Toby got there to clear up!" grinned Trimble. "Banknotes can't vanish into thin air, can they? Mossoo's

can't vanish into thin air, can they? Mossoo's got it."

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"You slandering young villain!" roared Manners. "Are you accusing Mossoo of stealing?"

"You uttah young wottah!" "Shut up, you fat duffer!"

"Dash it all, though, it does look queer!" said erruish. "The banknote ought to be found. Kerruish.

It's true about Mossoo being hard-up."
"We know that; but he wouldn't steal, you ass!" said Tom Merry. "Only a fat idiot like Trimble would have thought of such a thing.'

The juniors looked at one another.

Baggy Trimble's suggestion, in spite of them-selves, gave them a chill of doubt and uncertainty. Was it barely possible that Mossoo, driven hard by want of money, as they knew he was, had seen the banknote on the floor and taken it?

It seemed incredible. But there was the possibility, at least, and certainly the banknote had

"Look here, the banknote's got to be found!" said Tom Merry resolutely. "It must be still in Mossoo's study, and it's got to be found there. We'd better go and explain to Mossoo that we can't find it, and ask him to let us search the room."

The juniors hesitated a little. It was not an agreeable task to face the irritated French master with a proposition to turn his study inside out But for Mossoo's own sake it ought to be done. It was quite certain that in a short time Trimble's yarn would be all over the school, and that every fellow who disliked Mossoo would be inclined to credit it.

The juniors exchanged glances, and after a pause the Terrible Three and Study No. 6 started. They reached the French master's door, the rest of the fellows waiting at the end of the passage.

Tom Merry tapped on the door and opened it. Monsieur Morny was standing at the table. An addressed envelope lay on the table, and Monsieur Morny was folding a letter. Upon that letter the eyes of all the juniors fixed

as if it hypnotised them, for Mossoo was folding a banknote in the latter, and even from the doorway the juniors could see the figure five on it.

Mossoo spun round with an irritable exclamation, slipping the banknote in the folded letter

as he turned.

"Vat is it now?" he exclaimed. "Vat do you vant? You vill keep on to come and vorry me, isn't it?"

"I—I—we—we——" Tom Merry stammered.
The sight of the banknote in Mossoo's hands

had almost deprived him of the power of speech. "He's got it!' came in a whisper from behind

Baggy Trimble was blinking past them into the study with distended eyes. Fortunately Mossoo did not hear that whisper in the passage. "We—we came—" stammered Blake help-

"Mon Dieu! Take fifty lines of ze Henriade, each of you, and leaf me in peace, isn't it!" ex-claimed Mossoo.

The juniors crowded away from the door. It did not seem much use to search the study now. Mossoo angrily closed the door after them.

CHAPTER 9. Good Old Gussy!

BAI Jove!"
"Oh, it's rotten!" Tom Merry & Co. gathered in the Common-room. The other fellows had joined



Detective Kerr Investigates

No. 23.

The Ghost of **Captain Kidd!**

FTER a discussion one evening in his study with Sefton on ghosts, Knox of the Sixth was startled almost out of his wits by an apparition in the dark Sixth Form passage. The figure was that of a pirate of old time, and, glowing with an cerie light, it flourished a cutlass at Knox, and cried in a hollow voice: "Prepare at Knox, and cried in a nonow voice: Prepare to meet your doom! I am the ghost of Captain Kidd!" Knox, momentarily losing his nerve, backed away and fled. Returning later with Sefton, he found a parrot, the pet of Dane of the Founds of the theorem was the seens. Fourth, fluttering near the scene. Suspicion fell upon the Canadian junior, and so he asked "Detective" Kerr to investigate:

Kerr: Have you any idea how your parrot got out of its cage in your study and reached the Sixth Form passage, Dane?

DANE: It beats me. I had permission to keep the parrot in my study, and it was safe enough in its cage.

KERR: I suppose the person who once owned it taught it that cry?

Dane: Yes; he was a sailor. Every time my parrot sees a stranger, it cries: "I'll string you to the yardarm! I am the ghost of Captain Kidd!" It never varies it.

KERR: Mr. Railton inclines to the view that you dressed up in pirate's costume, and, with the parrot under your cloak, tried to scare Knox.

DANE: Well, it was rather funny, whoever thought of it! Sort of thing some of those cheeky fags might have got up to!

KERR: Why "cheeky" fags?

Dane: Oh, I had to cuff Hobbs and Gibson and young Reggie Manners yesterday. They were following me in the quad when I took my parrot out, doing a sort of imitation Captain Kidd walk, with cricket stumps for cutlasses, behind me, and chanting: "I am the ghost of Captain Kidd!"

KERR: You've cuffed fags before, I expect—and

no harm done?

Dane: Often, Young Reggie Manners wanted to touch the bird, but I wouldn't let him. I don't like to let other fellows fool about with my pet.

KNOX: You juniors are probably cackling no end, but if you had seen the apparition it would have given you a turn! I realise it was a jape now, of course.

Kerr: How big was this ghost, Knox?
KNOX: Oh, I hardly noticed! I was really quite startled. I heard it say: "Prepare to meet your doom. I am the ghost of Captain Kidd!" Somebody must have overheard Sefton and I talking ghosts; we must have made ourselves

jumpy. KERR: Quite. You've no reason to suspect anybody in particular, Knox?

KNOX: No; Mr. Railton is pretty certain it was Dane and his parrot—so Dane's for it!

KERR: Oh, Reggie! MANNERS MINOR: Hallo, Kerr!

KERR: You've heard Dane's parrot speak, haven't

Manners Minor: Everybody at St. Jim's has by now, I should think.

Kerr: Do you remember exactly what it says? MANNERS MINOR: Can't say I do, word for word. Its favourite line is something about preparing to meet your doom, because it's the ghost of

Captain Kidd, isn't it?

Kerr: Something like that, yes. By the way; what's the matter with your finger?

Manners Minor: Blame Dane's parrot for that!

I got a nip from it yesterday. Nothing serious, though. I say, is it true they suspect. Dane of playing that jape? I thought I saw him with Kangaroo & Co. yesterday evening. If so, he has an alibi.

Kerr: Unfortunately Dane went up to his study alone—so he has no alibi. But I think I know now who's the culprit.

(Is Manners minor the culprit? If so, how has he given himself away? See what Kerr says on page 33.)

them there. A dozen or more juniors were interested in the search for the banknote, and there was keen curiosity on the subject.

Tom Merry & Co. were simply floored.

Their first thought, perhaps, would have been to keep the miserable man's guilt a secret. They were more inclined to mercy than to justice; but that was impossible—Baggy Trimble had seen it

all. "Oh, it's howwid!" said Arthur Augustus.

He did not seem to feel the loss of the fiver itself

"He, he, he!" came from Trimble.
"Shut up!" roared Blake, glaring at Baggy. "It's rotten!" said Tom Merry.

He broke off He was seeking for something to

say in defence of the French master, but he could find nothing

"What about the fiver?" said Herries, hesitatingly.

"Well, it's gone," said Digby; "but Gussy's not going to lose it for good."
"What do you say, Gussy?" asked Tom Merry

hesitatingly.

Arthur Augustus raised his eyes to his chums. An expression of great firmness had come over his face.

Mossoo did not take my fivah, deah boys!" "Wha-a-at?

"It looks wemarkably suspicious, I admit, but I wespect Monsieur Morny too much to think him capable of bonin' a chap's cash. I feah that circumstances have made mattahs look black against

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him, but I wefuse to believe for one moment that he had it!"

"But we saw it in his fist!" howled Baggy

Trimble.

"We saw a five-pound note in Mossoo's hand," said Arthur Augustus calmly. "The fact that it was in Mossoo's hand is evidence that it was his "Oh !"

"I admit that I was knocked ovah at first," said Arthur Augustus, colouring. "But I am ashamed of havin' allowed the suspish to entah my mind for one moment, of such a wascally action." Mossoo is incapable

The juniors looked at Arthur Augustus, and at

one another.
"Do you mean to say that the fiver in Mossoo's fist wasn't your fiver?" asked Levison.
"Yaas."

"But we know Mossoo's hard-up. Where could he have got a fiver?" said Levison. "Only the other day Trimble heard him-

"Twimble is an exaggewatin' beast, anyway! I would not hang a dog on Twimble's evidence.

"Well, that's right enough," said Jack Blake slowly. "But—but your fiver was lost in Mossoo's study, Gussy. Where is it?"
"A fiver disappears in Mossoo's study, and Mossoo suddenly comes into possession of a fiver after being hard-up," said Levison. "I must say it looks pretty clear—"
"Looks like it to me," agreed Clive.

"I am convinced that Mossoo is the victim of wotten circumstances, because I am quite suah he is incapable or such a wotten action!" said D'Arcy firmly. "I shall therefore let the mattah dwop."

There was a sardonic laugh from Cardew, who had been listening, without offering an opinion

himself.

"If that fiver wasn't your fiver, D'Arcy, there is no harm in goin' to Mossoo's study to search for your fiver. It's still there, of course!"

"I am not askin' for your advice, Cardew!"
"Well, Cardew's right there," remarked "Well, Cardew's right there," remarked Lowther. "If what you think is correct, Gussy, where, and there is no harm in going to look for it."

Arthur Augustus' colour deepened. All eyes were upon him.

"I pwefer to let the mattah dwop!" he said at

"And lose the fiver?" asked Cardew.

"Yaas."

"When you believe it's simply lying about Mossoo's study, not yet picked up?"

No reply.

"It's pretty clear what D'Arcy really thinks," said Cardew coolly. "He thinks Morny had his fiver!"

"Are you castin' doubts on my word, Cardew?" asked Arthur Augustus D'Arcy quietly.

Cardew shrugged his shoulders.

"Not at all! You are tryin' to make yourself believe that Mossoo is innocent because you don't like to suspect anybody of a mean action. That's what I mean. These fellows know it, too. You don't want anythin' more said about your lost fiver, in case it should be proved that Mossoo stele it!"

"I wefuse to discuss the mattah with you, Cardew! The thing dwopped here. I am suah, deah boys, that you agwee that the less said about such an unpleasant affaih the bettah. Aftah all, it was my fivah, and I have a wight to lose it

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if I like. I apologise to the gentlemen I asked to the study spwead, which will not now come off."
"All serene!" said Tom Merry. "I dare say
you're right, Gussy. I hope you are, anyway.

Least said, soonest mended, at all events!"

"Hear, hear!" Cardew broke in. I don't agree!"

Tom Merry gave him a contemptuous look.

"And who are you, anyway?" he snapped. "Mind your own business, and don't shove your nose in where it's not concerned!"

"Or you may get it pulled!" said Manners.

"I don't agree!" repeated Cardew coolly. "Monsieur Morny is a thief, and a thief ought to be shown up! I think we ought to go to the Housemaster about it!"

"It's for D'Arcy to do that if anybody does," said Dick Julian, "and D'Arcy has decided what

to do."

"I should not do that, even on the advice of my fwiends," said Arthur Augustus; "and I shall certainly not do it on the advice of a fellow I despise!"

"Well, what I think is--"

"Cave!" murmured Brooke of the Fourth.

A neat figure in a frock coat appeared in the doorway of the Common-room. It was Monsieur Morny.

A dead silence fell on the juniors.

Monsieur Morny evidently did not know that he had been the subject of discussion. He gave the juniors a kind smile. He had a letter sealed with big blobs of red sealing-wax in his hand.

"Mes garcons, I come here viz you to ask vun little favour," said Monsieur Morny. "I vish very mooch to catch ze post office viz zis lettair, and ze time he come close to end. Zis lettair I vant to be recommande-vat you call registered. Vill some good boy go to ze village on ze velocipede -I mean, ze bicycle-to catch ze post pour moi?"

The juniors stood rooted to the floor. There was little doubt in any mind but Arthur Augustus' that the letter in the Frenchman's hand contained the stolen fiver. And Mossoo, ignorant of the hideous suspicion, was asking them to take it to the post—and send it away beyond the hope of recovery! It was a strange situation, and the juniors looked red and discomfited. It was then that Arthur Augustus D'Arcy rose to the occasion with the generosity that was part of his character.

He stepped towards the French master, while

the other fellows stood dumb.
"I shall be vewy pleased to go, sir!" he said

respectfully.
"Zank you, mon garcon!" said Monsieur little more than an hour since he had caned D'Arcy and turned him out of the study. "You are a good boy! Here is ze lettair. You vill be careful of zat lettair, D'Arcy, because there is money in it."

"Certainly, sir!" "Je vous remercie-again I zank ze!"

Monsieur Morny walked away, leaving the sealed letter in Gussy's hand. The swell of St. Jim's did not look at his comrades. He walked down the passage into the quadrangle. From the doorway of the School House, Tom Merry & Co. watched him wheel his bicycle down

to the gates.
"Well, my hat!" said Tom Merry at last. "Doesn't our Gussy take the merry biscuit?" said Blake, in affectionate admiration. "Who'd have played up like that except Gussy? Good man!"

Arthur Augustus jumped on his machine and pedalled away to Rylcombe. When he came back tea was ready in Study No. 6—a very frugal meal. Blake, Herries, and Dig looked at him with

curious inquiry.
"Posted it?" asked Dig.

"Yaas, deah boy. I have just taken the weceipt to Monsieur Morny,"
"Oh!" said Blake.

And nothing more was said.

CHAPTER 10.

Cardew on the Warpath!

R ALPH RECKNESS CARDEW smiled sarcastically as he came into Study No. 9 that evening.

Cardew seemed to have found some consolation for the unpopularity his persecution of the French master had brought upon him.

Levison and Sidney Clive were working at their prep, and they did not look up as he came in. Cardew sat down to work without a word. But

when prep was over he spoke.

Clive had risen to go down without looking at Cardew—relations were still strained in Study No. 9.

"Hold on a minute!" said Cardew.

The South African junior turned back. "You haven't apologised to Mossoo yet!" he said. "I think I asked you not to speak to me again till you'd done so!"

"I'm not likely to apologise to a thief!" said ardew, with a sneer. "You know he's a thief, Cardew, with a sneer. Clive!"

"I hope he isn't!" said Sidney Clive shortly. "You hope he isn't, but you know he is!" smiled Cardew. "What do you think, Levison?"
"Nothing! It isn't my business!"
"It's my business, however!" said Cardew

coolly.

"Yours!" said Clive. "How do you make that out?"

"The man's a thief! A thief ought to be shown up, and kicked out of the place! Consorting with thieves isn't good for nice little fellows like us!"
"Oh, don't be a fool!"

"Think of our morals!" said Cardew sarcastically. "Why, when I came to this school I was fairly floored by the high moral tone I found here! I thought I had dropped into a Sundayschool by mistake! I told you so, Levison."

"You talked silly rot!" said Levison. "It's a

habit of you's at times, it seems!"
"Sober as a judge!" said Cardew. "The high soor as a judge! said Cardew. "The high moral atmosphere got on my nerves a bit, I admit it. I pulled round. Chap can get used to anything. I've got used to it. And now you want me to let that high moral atmosphere be contaminated by a thief—without sayin' anythin'. You're askin' too much!"

"Look here, cut off the gas, and tell us what you're driving at," said Clive abruptly. "You've got your knife into Mossoo because he licked you for being cheeky, and you're thinking of using this rotten affair against him. Is that it?"

Cardew · coloured a little. The direct speech of the Colonial junior had a somewhat discompos-

of the Colonial juntor had a somewhat discomposing effect upon him.

"It's D'Arcy's affair, and he's let it drop," said Clive. "Nobody else has a right to say anything. If you meddle in it, Cardew, you'll have the

fellows down on you more than they are now—and that's enough, I should think."
"Mind your own bisney," Cardew, and let it alone," said Levison.

"I'm goin' to show up that thief!" said Cardew

coolly.

"There's absolutely no proof that he is a nief!" exclaimed Clive angrily. "The more I thief!" exclaimed Clive angrily.

think over it the more I'm inclined to agree with D'Arcy."

"Somethin' wrong with your thinker, then, I should say. If he's innocent, I suppose he can should say. If he's innocent, I suppose he can prove it. The matter's not goin' to drop. I'm goin' to make it the talk of St. Jim's!"

"You'd better not."

"That's my intention. He laid his hands on me," said Cardew, his eyes glittering. "I said at the time I'd make him repent it. Now I find he's a thief, and every decent fellow ought to be up against him. I'm goin' to show him up, and get him kicked out of the school. The Head

(Continued on next page.)



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won't keep a thief here, if he knew. Mossoo's goin', and I'm goin' to see that he goes. That's the programme. Are you backin' me up?"
"You'll get no backing up in this study," said Clive scornfully. "What you'll get, if you keep on, is a House ragging."

on, is a House ragging."
"I'll risk that. What about you, Levison?" "I'm down on you, all along the line," said Levison at once. "Let Mossoo alone. There's no proof against him. If D'Arcy doesn't choose to act it's nobody else's bisney. I'm up against you, and so will everybody else be."
"Then I'm goin' it all alone!" said Cardew,

shrugging his shoulders. "Better think first." "Rats!"

Levison and Clive left the study.

Ralph Cardew did not show up in the Common-room that evening. He had no friends there now, and glum looks and silence did not please him. But the fact that the whole House was down upon him was an added incentive, if he needed one, to keep on as he had started. He believed Monsieur Morny guilty, and he would show the thief up; and if the fellows did not like it they could lump it! Cardew had plenty of courage, and it did not dismay him to find himself alone against the House.

There was a French lesson on the following day, and many curious glances were bestowed on Monsieur Morny by his pupils. The French Monsieur Morny by his pupils. master seemed to be in very good spirits, as if a worry was off his mind. He was very kind and patient, even with Trimble, whose obtuseness was extremely exasperating, and whose laziness was

more exasperating still.

The juniors could not help observing the change

in Mossoo's mood.

Neither could they help drawing conclusions from it. Doubtless, the immediate trouble on poor Mossoo's mind was removed now that he had dispatched a five-pound note to the relatives who looked to him for help.

If ever there was an excuse to be made for a thief, it could be made for Morny. Not that the juniors were disposed to excuse a theft, by any means. Whatever the cause, whatever the motive, a theft was a theft, the meanest and basest of petty crimes. Yet, in Mossoo's case, the doubt as to his guilt added to the force of extenuating circumstances. D'Arcy never wavered in his belief

in the French master's innocence.

The fellows found themselves regarding Mossoo with compassion. Only Cardew was obdurate. To Cardew's mind, the man was a thief. Whether his people were necessitous or not, he had no right to send them stolen money. He refused to admit the least doubt of the poor gentleman's guilt. The fact that Mossoo had laid hands upon Cardew's lofty person was probably at the bottom of his fixed belief.

It was not logical, but it was very like Ralph

Reckness Cardew.

After lessons, Cardew came out by himself. His studymates had said nothing of his declared intentions, but they avoided him. There was to be no doubt as to their opinion of his line of conduct. Cardew did not seem to note it. He sauntered out into the quadrangle by himself.

After a time, Monsieur Morny came out to take his accustomed promenade under the old elms.

Cardew was lounging under the elms, and he strolled away as the French master came along. Monsieur Morny reached the trees. Then his eyes became fixed upon a cardboard

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placard that was fixed to the trunk of one of the

He stared blankly at it.

Upon the placard was daubed, with a brush, in large letters:

"LOST IN A STUDY! A £5 NOTE! QUI L'A TROUVE!"

CHAPTER 11. Accused I

ONSIEUR MORNY gazed at the placard on the tree, and rubbed his eyes, and gazed again.

There was no doubt as to whom the insulting reference indicated. The fact that the last sentence was written in French pointed the allusion.

"Mon Dieu!" murmured the French master. Several fellows had spotted the placard from a distance. They looked on, almost breathless, wondering what the French master would do.

Cardew watched from the distance, with his hands in his pockets, smiling. Fellows were gathering to the scene. The fact that Mossoo stood rooted to the ground, staring at the tree, and that half a dozen fellows were staring at

him, could not fail to draw attention.

The Terrible Three, on their way to the footer ground, paused, and came up, and Study No. 6

joined them.



"I thought the matter ought to be made public, sir," said Ga "Cardew!" exclaimed the Head. "You venture to accus

"What's on?" asked Tom Merry, addressing Crooke.

Crooke jerked his thumb towards Mossoo. The captain of the Shell went a little nearer

the French master, and his face crimsoned as he read the words on the tree.

"My hat!" murmured Lowther. "Who could

have done that?"

"Lost in a study—a five-pound note—who has found it?" said Blake, reading the placard. "Well, that's straight talk! Who did it?"

"Cardew, I suppose."
"The cad!"

"Thanks!" yawned Cardew, who was standing

Arthur Augustus turned his eyeglass upon Cardew, his eye glittering with wrath behind

"Did you w'ite that, Cardew?"

"Yes.

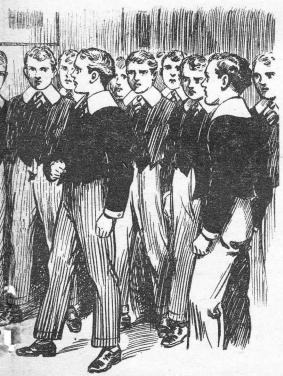
"Then you are an uttah wevoltin' cad, Cardew!"
"Thanks!"

Monsieur Morny looked round at last. His face was white. He beckoned to the juniors to come closer, and they reluctantly advanced. Monsieur Morny pointed a trembling finger at "Yous voyez! You see zat!" he exclaimed.
"Yes, sir," said Tom Merry.

"Vat does zat mean?"

Silence!

"Hier-zat is yesterday," continued Monsieur



id Cardew. "I think a thief ought not to stay at St. Jim's." accuse Monsieur Morny ?" "Yes, sir!" replied Cardew.

Morny. "Blake come to me and say zat a bank-note he is lost in my study, and I send him to ask Toby. Is it zat ze banknote has not been find, Blake?"

No, sir," said Blake reluctantly.

"Has ze mattair been reported to ze House-master?"

N-no, sir." "Vhy not?" Silence again.

"Ze banknote he is lose," went on Monsieur Morny. "Bon! He is lose in my study! Zere is a sentence in my language—qui l'a trouve? Zat is as mooch as to say zat I, Adolphe Morny,

The juniors' faces were crimson. Cardew was

smiling.

"It is as mooth," resumed Mossoo, his voice rising, "as mooch as to accuse me-mon Dicu!of to steal zat banknote vich lose himself!"

of to steal zat banknote vich lose himself!"
"Pway accept our assuwance, sir, that we think nothin' of the sort," said Arthur Augustus. "We are well aware, sir, that you are incapable of such a wotten action."

"I zank you, D'Arcy. But somevun he zink so. I am accuse—moi! Accuse of to steal ze bank-note. I take zis paper, and I go to ze House-master. Non, I go to ze Head! Doctair Holmes shall say vezzer I shall be insult like zis!"

With a trembling hand the French master removed the placard from the tree, and walked away towards the School House.

Tom Merry drew a deep breath. "He must be innocent!" he said. "He couldn't have the nerve to talk like that if he had had the banknote."

"Dashed play-acting!" sneered Cardew. "He was bound to take notice of it, and go to the Head about it. If he hadn't, it was as good as admittin' it."

"Well, the fat's in the fire now," said Monty owther. "You'll have to face the music, Lowther. Cardew."

Cardew shrugged his shoulders.

"I'm not afraid of that! I'm willin' to point out to the Head that we don't want a thief here.

I expect you fellows to stand by me."
"Us stand by you?" exclaimed Tom Merry.
"You confounded cheeky cad, do you think you're
going to get any help from us?"

"You uttah wottah—"
"Why not? You're bound to tell the truth, I suppose. Tellin' lies wouldn't be in keepin' with the high moral atmosphere you have set up here."

"Here comes Kildare," said Blake.
The captain of St. Jim's came out of the School

"Merry!" he rapped out.
"Yes, Kildare."

"All the Fourth and the Shell who belong to the School House are to get into the Common-room. Tell them so." "Right-ho!"

"I understand that the Head's going to speak to you," said Kildare. "What have you been up to, you young rascals?"
"Weally, Kildare—"
"Weally, Kildare—"
"Weally, Kildare—"

"Well, buck up!" said the St. Jim's captain.

The word was passed round to the School House juniors. Evidently Monsieur Morny had been to the Head, and Dr. Holmes had taken the matter in hand.

Tom Merry & Co. and the rest of the School House juniors gathered in the Common-room.

Dr. Holmes came into the room, and Monsieur Morny followed him in.

The French master was looking pale and harassed. The Head was stern and angrysterner than the fellows had ever seen him before.

Some of the juniors glanced at Cardew. But the delinquent did not seem uneasy. He stood with a slight smile hovering over his lips as the Head swept the silent juniors with his glance.

CHAPTER 12.

Cardew Faces the Music!

R. HOLMES held up the placard for all to

There was silence in the Common-room. "My boys," said the Head. "Monsieur Morny has been insulted by the unknown person who has written this placard. He thinks it implies a reflection upon his honour, and has placed the matter in my hands. I can scarcely believe that anybody could be base enough to make such an insinuation against a gentleman whom we all respect so highly. It appears that a School House boy lost a banknote in this House yesterday? That boy will stand forward."

Arthur Augustus stood out. "It was you, D'Arcy?"
Yaas, sir."

"Where did you lose the banknote?"
"In Monsieur Morny's study, sir."

"Kindly explain how you came to do such an extraordinary thing as to lose a banknote in a master's study!"

I-I was scwappin'-

"You were—what?"
"You were—what?"
"Ahem! Fightin' with a chap——"
"In a master's study!" thundered the Head, aghast.

"Yaas, sir. I cannot explain how I came to be fightin' in Monsieur Morny's study, as that would

"Never mind that, D'Arcy. The matter in question is the loss of the banknote. You think

you dropped it in the study?"
"It must have slipped out of my pocket there,

sir. I missed it immediately afterwards."

"You have reported the loss to your Housemaster?"

"N-no, sir."

"Then why have you not done so?"
Arthur Augustus did not reply. It was a

difficult question to answer.
"Is it possible, D'Arcy, that you have said nothing about your loss because you entertain a

foolish and unworthy suspicion of Monsieur Morny?" "Certainly not, sir! I assuahed all these

fellows that Monsieur Morny was uttahly incapable of anythin' of the sort."
"I am glad of that, D'Arcy. Yet the fact that you did not report the loss seems to indicate something of the kind."

Arthur Augustus was crimson and silent.
"Some boy—at least one—appears to entertain such a suspicion, and has practically accused Monsieur Morny. I order that boy to stand Monsieur Morny. I order that forward, if he is here present."

The Head paused a moment, but no one came

forward.
"Unless that accuser is a coward as well as a slanderer, he will come forward and substantiate the charge!" said the Head, with bitter contempt. Cardew walked out before the juniors. What-

ever he was, he was not a coward. Dr. Holmes' glance fixed on him. THE GEM LIBRARY.—No. 1,610.

"It was you, Cardew?"
"Yes, sir."

"You have dared-"

"I thought the matter ought to be made public, sir. I fully expected you to be called into it. think a thief ought not to stay at St. Jim's." "Cardew, you venture to accuse Monsieur

Morny?" "Yes, sir!"

A buzz of deep-drawn breath came from the

Cardew's coolness amazed them. Monsieur Morny was scarlet now. The Head seemed at a Monsieur

"You are doubtless aware, Cardew, that you will be expelled from the school for making such a charge against a master!" he said at last.

"Not if it's proved, sir," said Cardew.
"Dare you suggest that it may be proved?"

"Certainly, sir."
"It is my duty, then, to hear your supposed proofs," said the Head. "Monsieur Morny's honour is beyond question; but you may say what you have to say. Proceed."

"D'Arcy's banknote was lost in Monsieur Morny's study," said Cardew calmly. "Toby was called there shortly afterwards to tidy up, and he saw nothin' of it, It must have been picked up."

"Is that all?"

"Oh, no, sir! Some fellows went to Mossoo's study to ask permission to search for it. They found Mossoo in the act of fastening it up in a letter, which he afterwards gave to a fellow to

post for him.' "Cardew!"

"Those are the facts, sir."

"Mon Dieu!" gasped Monsieur Morny.

The Head seemed almost dazed for a moment. In all the course of his scholastic career he had never come across a fellow quite like Ralph Reckness Cardew.

A junior who had nerve to stand forward and accuse a master of a theft with perfect coolness and tranquillity was something entirely new in his experience.

"Have you now finished, Cardew?"

"Yes, sir."

"Yes, sir.
"Monsieur Morny was seen placing a banknote
in a letter, it seems. Who saw him?"
"Merry and half a dozen other fellows."
"Merry."
"Yes, sir.
"Y

"Yes, sir, we saw that," said Tom reluctantly.
"And you fancied that the banknote in Monsieur Morny's hands was the banknote D'Arcy had lost

in his study, Merry?"

"We-we-we didn't know what to think, sir,"
stammered Tom. "D'Arcy maintained that it
was nothing of the sort."

"D'Arcy appears to be gifted with more common-sense than his schoolfellows," said the Head dryly. "Cardew, what reason had you to suppose that the banknote in Monsieur Morny's hands was not his own property?"

"We knew he was hard up, sir," said Cardew

coolly. "Boy !"

"It was no secret, sir. Every fellow in the House knew that Mossoo was hard pushed for money." "Mon Dieu!"

"I am sorry to see that a master's private affairs are discussed in this ill-natured way among his pupils," said the Head. "I am sorry, and I am both surprised and shocked."

The juniors looked red and discomfited. Their feelings towards Ralph Reckness Cardew were

far from friendly at that moment. He had brought this wretched scene upon them. They could not tell the Head that it was Trimble who had started the talk about the French master's

"But, even supposing your surmise were correct, Cardew, you had no right to suppose that Monsieur Morny was anything but a gentleman of the highest honour and integrity, as I well

know him to be."

"Zank you, sir!" murmured poor Mossoo.
"It is outrageous," pursued the Head angrily,
"that Monsieur Morny's purely private concerns should be discussed among you, and that this base charge should compel me to speak of them myself. For Monsieur Morny's sake, however, I am compelled now to mention that yesterday afternoon I personally handed him a five-pound note, as an advance on his salary." "Oh!"

It was a general gasp in the Common-room.

Even Cardew flinched a little.
"Mes garcons!" said Mossoo. more in sorrow nan in anger. "Could you, zen, suspect me of than in anger. such a zing? My poor family, zey are in trouble. Dr. Holmes was so very good that he gave me zat five pound in advance upon my salary for ze next term. But zat you should suspect me—"

His voice broke.

"You need make no explanations to the boys, Monsieur Morny," said the Head. "Such of them as entertained this ridiculous suspicion will, I am sure, be thoroughly ashamed of themselves!"

"Oh!"

"Have you anything else to say, Cardew?" Cardew's face was troubled now. The wind had been completely taken out of his sails. Not for an instant had it occurred to him that the French master had acquainted Dr. Holmes with his trouble, or that the Head might have advanced him a part of his salary for the ensuing term.

None of the juniors had thought of such a

circumstance.

Yet it was simple enough.

And with the discovery that the five-pound note which had been sent off by registered post had been handed to Mossoo by Dr. Holmes, the whole miserable suspicion fell to the ground.

That had clinched the matter. Apart from that, there was no evidence whatever that D'Arcy's

banknote had been found at all.

Cardew's assurance was gone now. But, to do him justice, it was less the prospect of severe punishment that weighed upon him as the knowledge that he had falsely accused an honourable man.

There was a long and painful silence in the Common-room. The Head waited for Cardew's

reply, but the reply did not come.

CHAPTER 13. Cleared Up at Last!

ARCY!" "Yaas, sir?"

"Your banknote, it appears, has not been found. If it was indeed lost in Monsieur Morny's study, it is still there. Three of you will kindly go and search for it—you, Merry, and Blake. The rest of you will remain here."

"Very well, sir," said Tom Merry.

The Head swept out of the Common-room, and the three juniors followed him.

(Continued on next page.)

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Regd.

Monsieur Morny followed more slowly.

They entered Mossoo's study.

The room was as tidy and neat as a new pin, and it seemed difficult to suppose that a lost

banknote could be lying about it unheeded.
Dr. Holmes rang the bell for Toby.
"Toby, you tidied up this room yesterday for Monsieur Morny?"

"Yessir."

"You did not see a banknote?"

"No, sir.'

"In what state did you find the study?" "There was a lot of books and papers about the floor, sir, and a bottle of gum upset over 'em, sir."
"You collected up the papers?"

"Yessir.

"What did you do with them?"

"Put 'em back on the table, sir, in a 'eap," said Toby. "Mossoo told me to, sir."

"Very good! You may go. Are these the papers, Monsieur Morny?

"Have you examined them since they were

collected and replaced?"

"No, monsieur. I have not zink about it."
"Merry, kindly turn over those papers one by one, and examine each one very carefully," said the Head.
"Yes, sir," said Tom.

The captain of the Shell proceeded to do so.

Starting Next Week:

"BLAKE ANSWERS BACK!"

A sparkling new feature in which Jack Blake of St. Jim's replies to GEM readers letters in a candid, witty, and amusing style. Look out for the First Batch of Answers.

A sudden exclamation left his lips as he turned over a folded copy of a French newspaper. 'My hat!"

"Well, Merry?"

Tom held up the folded newspaper. Adhering

to it, stuck close, was a banknote!

The gum had fastened the two tightly together. It was not surprising that Toby, gathering up the losee papers, had failed to see it.

"Ah!" said the Head; and Mossoo's worried face lighted up. "That is doubtless your banknote, D'Arcy!"

"Yaas, wathah, sir!" said Arthur Augustus.
"I was fairly wollin' in the gum, and I had to change my clothes aftahwards. The fivah dwopped in the gum, of course. I weally ought to have suspected that it might have got stuck

to somethin'!"

"The paper must be damped, and the banknote can be detached," said the Head. "I am glad

that the note is recovered."
"Take ze papair viz you, D'Arcy," said Monsieur Morny. "I am done viz him."

Thank you, sir !"

"You may return to the Common-room," said Dr. Holmes.

Tom Merry, Blake, and D'Arcy returned, Arthur Augustus taking with him the newspaper to which the lost note was closely gummed.

He held it up as he entered the Common-room. "Look at that, deah boys!"
"The merry fiver!" *jaculated Lowther.

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"Yaas, wathah!"

"Oh, my hat!" said Cardew. Arthur Augustus bestowed a lofty smile upon the juniors.

"It would be fah fwom me to make such a wemark as 'I told you so!' But weally I must point out to you fellows that I said all along-"Bow-wow!"

"Weally, Lowthah—"
"I'm jolly glad the note's found," said Blake.
"That idiot Cardew upset the gum, and that chump Gussy rolled in it, and mixed it up with Mossoo's papers—" "Weally, Blake--"

"And there you are!" said Blake. "I don't think I should care to be in your shoes now,

Cardew!"

"Wathah not, bai Jove!"

Cardew shrugged his shoulders. He had made a bloomer, there was no mistake about that, and

the time had come to answer for it.

The suspicion against the French master had melted away like snow in the sunshine.

Dr. Holmes entered with Mossoo, and there was silence.

The Head surveyed Ralph Reckness Cardew

"You are aware now, Cardew, that D'Arcy's banknote is found?"
"Yes, sir," said Cardew quietly.
"I trust, Cardew, that you will have the grace to apologise to Monsieur Morny before you leave the school!" the school!"

Cardew paled a little.

Leave the school! He had known that it must come to that if he did not prove his charge, and his charge had been scattered to the four winds. Monsieur Morny came forward, his brow very

troubled.

"Monsieur le doctair!" His kind voice trembled. "Is it zat I may speak, and ask zat ze garcon sall be pardoned? Ze injury he have done vas injury to me, and I forgive him viz all my heart. I suffair very mooch if zat boy he is sent avay because of me. I beg—"

Dr. Holmes hesitated. He had felt it to be due to the injured master to expel his accuser from the school, as undoubtedly it was; but probably he was not sorry to find it possible to take a less drastic step.

He gave the Frenchman a very kindly glance. "If 2.on make this request, Morny-

'Viz all ze heart, sir!"

"You hear, Cardew? At Monsieur Morny's request, I shall allow you to remain in the school. Your punishment will be a flogging. You may follow me to my study!"

Cardew drew a deep breath as the Head rustled

out of the room.

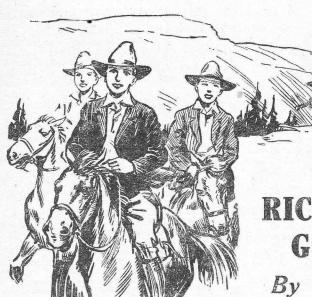
He hesitated a moment, and then came up to the French master. Some strain of good in his curious nature had been touched by Mossoo's generous kindness.

"Monsieur Morny," he said, in an even voice, "will you pardon me? I've treated you like a rotten cad, and—and I'm ashamed of it. I hope you will forgive me, sir!"

Monsieur Morny beamed. "Zat is enough, mon garcon," he said. forgive you viz all ze heart!"
"Thank you, sir!"

And Cardew, with a tranquil face, followed the Head to his study to take his flogging.

(Continued on page 36.).



The chums of Cedar Creek have visions of getting rich quickly when they buy a share in a gold - mine. But as they discover, all is not gold that glitters!

FRANK RICHARDS & Co.'s GOLD-MINE?

By Martin Clifford

The Chance of a Lifetime!

ICHARDS, old chap!"
Frank Richards Frank Richards grinned. Chunky Todgers spoke in so affectionate and wheedling a tone that it was clear that he wanted something.

"Sorry, Chunky, I haven't any maple sugar!" was Frank's reply.
"I wasn't going to ask you if you had any maple sugar!" said Chunky reproachfully. "I wasn't even thinking of maple sugar!" said Bob

"My word! You must be ill!" said Bob

"Look here, Richards, old chap, I'm talking

to you because you're a good chap, and I like you. I want a hundred dollars!" Frank Richards jumped.

Bob Lawless, apparently quite overcome, leaned against the gate of the lumber school and gasped for breath. Vere Beauclere stared blankly at Todgers.

A hundred dollars!" yelled Frank.

"You bet!" "Not a million dollars?" gasped Bob Lawless.
Frank Richards & Co. were surprised and
mused. A hundred dollars was a sum far beyond the means of any fellow at Cedar Creek School. Even Gunten, the son of the rich store-keeper at Thompson, never had a hundred

"I want it!" said Chunky firmly.

"Are you going to buy the school?" inquired

"No, you chump! I'm going to buy a goldmine!

"A which?" shouted Frank.

"A gold-mine," said Todgers impressively.
"That is to say, half a claim. The galoot won't
naturally part with the whole of it for a hundred dollars !

'Oh crumbs!" murmured Bob. "It's pretty cheap, a half-share in a gold-mine for a hundred dollars, isn't it?" said Todgers "Awfully cheap, if there's any gold in the mine!" grinned Frank Richards.
"There's heaps!"

"How do you know?"

"I've seen it. It's 'Frisco Jo's claim in the Thompson range. Simply reeking with gold!"

"Rot!" said Bob Lawless tersely. "If it was reeking with gold, 'Frisco Jo wouldn't be selling a half-share for a hundred dollars. Don't you begin buying gold-mines from Mexicans, Chunky. You'll get left!"

"I tell you I've seen it!" exclaimed Chunky.
"I rode over there on Saturday. 'Frisco Jo's hard-up and he's sold his tools in Thompson, to go on the binge. The claim's all right. I heard him making the offer in Thompson, to a galoot who wouldn't have anything to do with it, and I asked him. He was jolly civil for a 'greaser,' and offered to show me over the claim!"

"And you saw the gold?" chuckled Frank

Richards.

"Sure! It was there right enough; you could fairly scrape it up from the rocks with your paws!" said Chunky Todgers impressively. "My idea is to take you fellows into it. You find the money and I take equal whacks in the half-claim for introducing the business. That's fair!"

"Fair enough, if there was anything in the mine," remarked Beauclerc. "But the Mexican must have been fooling you, Chunky!"
"Think I'm the kind of antelope to be fooled?" demanded Todgers scornfully. "That's what Eben Hacke said when I asked him. I thought you chaps had more sense. I tell you, it's the chance of a lifetime. The mine may be worth thousands of dollars!"

"Thousands of rats!" said Frank Richards.
"If there was anything in it, 'Frisco Jo could sell it in Thompson for more than a hundred dollars!"

"They won't listen to him," explained Chunky. "He's got rather a bad reputation through going on the binge, you know. It's a big proposition. Bob could get something from his popper, and THE GEM LIBRARY.-No. 1.610.

you've got some durocks saved up, Richards, old chap. You could sell your ponies-

Great Scott !"

"Great Scott!"

"And with a hundred dollars we get a half-share in the Golden Fortune Mine!" urged Chunky. "It's the chance of a dog's age!"

"You young ass!" said Frank. "It's a swindle

if it's anything at all!"
"A catch from Catchville!" said Bob emphatically.

"Hallo, there's the bell!"

Frank, Richards & Co. started for the school as the bell rang for lessons, and Chunky Todgers followed them sorrowfully. Evidently Chunky had a firmly fixed belief in the Golden Fortune Mine, and he was grieved and disappointed to find his way to golden fortune barred by the unhappy lack of a miserable hundred dollars.

But even if the chums of Cedar Creek had possessed that sum among them they would not have put it into the dusky, slithery hands of a character like 'Frisco Jo, the tipsy greaser of

Thompson.

It really looked as if Chunky Todgers would have to miss that chance of a lifetime.

Chunky Means Business!

THERE was an expression of settled gloom on the chubby face of Chunky Todgers that morning.

The Cedar Creek fellows grinned when they

looked at him.

Chunky's magnificent offer of a "whack" in the Golden Fortune Mine had been made to half the school, before Frank Richards & Co. arrived that morning.

Nobody seemed inclined to make an effort to raise the necessary cash. Most of the fellows had heard of Jose Lopez, otherwise known as 'Frisco Jo, because he came from the great city on the

Pacific Slope.

'Frisco Jo had a reputation that you could crack nuts with, as Eben Hacke put it. He was generally intoxicated, and in his intervals of sobriety he played poker when he had the money, and at rarer intervals did he work.

'Frisco Jo was a very unlikely fellow to go through the hard work of prospecting and locating a claim in the hills, especially in the winter, and nobody but Chunky Todgers put the

slightest belief in his claim.

Todgers was in hot water several times that morning with Miss Meadows. The schoolmistress of Cedar Creek did not know what was occupying the chubby youth's mind; but, anyway, she certainly wouldn't have approved of reflecting on the subject of gold-mines in lesson time.

More than once Chunky was called sharply to order, and he was very glad when morning

lessons were over.
"Run for it!" exclaimed Bob Lawless, as they came out of the schoolhouse, and Chunky headed at once for the three chums. "Ha, ha, ha!"

"Hold on!" shouted Chunky Todgers. "I say,

I want to speak to you fellows!" · But the three were running, and Chunky was

left behind.

Frank Richards and his chums occupied the time till dinner in sliding on the frozen creek, and Chunky was unable to get to close quarters with them,

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He was determined, however, that they should not escape him, but the chums succeeded in dodging him till afternoon school was dismissed. Then Chunky caught hold of Frank Richards' sleeve as the latter rose from his desk. He kept hold while the fellows poured out of the school-

"Leggo, Chunky!" exclaimed Frank.

got to get off!"
"About that gold-mine, Richards—"

"Oh rats!"

"Un rats!"
"I really thought I could depend on you,
showds" said Chunky, almost tearfully, "It's Richards," said Chunky, almost tearfully. too bad to treat me like this when I'm only trying to do you a good turn!"
"You ass!" exclaimed Frank. "I tell you

"I tell you

'Frisco Jo's mine is a swindle!"
"I've seen the gold!"

"I've seen the gold!"
"Br-r-r!" said Frank.
"Look here," said Chunky brightly, "I'll tell you fellows what! Come with me and see the mine on Saturday, and if you're not satisfied with it I won't say another word about it!"
"You young ass!" said Frank.
But Frank looked inquiringly at his churs. Ho

But Frank looked inquiringly at his chums. He always found it difficult to say "No."
"Well, a ride in the hills wouldn't hurt us," said Bob. "I don't mind. What about you,

"I couldn't come," said Beauclerc. "I've got work to do at the shack. No reason why you fellows shouldn't go, though. You can convince Chunky that he is being taken in, and make an

end of it."
"It's a

"It's a go, then!" said Frank. "Saturday morning, Chunky, and we'll meet you here, and you can guide us."

"Right-ho!" said Chunky, with great satisfaction. "You won't be sorry for this. That mine is going to make us all rich."

"Ha, ha, ha!"
The chume of Code Code Code.

The chums of Cedar Creek chuckled as they parted from the hopeful Chunky. They were quite convinced that his hopefulness would not survive their visit to 'Frisco Jo's claim.

'Frisco Jo's Bonanza!

RANK RICHARDS and his Canadian cousin rode away from the Lawless Ranch bright

and early on Saturday morning.

It was a clear, frosty morning, and the chums enjoyed the gallop from the ranch to Cedar Creek. As they came in sight of the school by the creek Chunky Todgers' rotund figure met their glance. He was early, and waiting for them, holding on to a pony.

But Chunky was not alone. A slim, dusky-complexioned man, with keen, twinkling black eyes and black hair, was with him, and he looked very quickly and sharply at Frank and Bob as they

dismounted.

"Here we are, Chunky!" said Bob Lawless.
"Jolly glad to see you fellows!" said Chunky
odgers. "You know 'Frisco Jo?"

"I've seen the galoot about!" said Bob rather

dryly. As a matter of fact, he had last seen Jose Lopez being fired out of a saloon bar at Cedar Camp in

a state decidedly the worse for fire-water.

The Mexican swept off his stetson hat, and bowed to the two schoolboys with Spanish grace. Loafer as he was, 'Frisco Jo "caballero" in his own eyes. was still a

"You are very welcome, senores!" he said, with

the soft, lisping accent of the South. "Senor Todgero, he say that you come to see the mine."

"Well, we were going with Senor Todgero!" grinned Bob.

"I am guide."
"I guess I couldn't find my way without 'Frisco
Jo," said Chunky Todgers. "Jo is going to guide us there."

"Oh, all right!" said Bob.

The Mexican jumped upon his horse, a sorrylooking beast, which 'Frisco Jo had probably borrowed for the day in Thompson.

Frank and Bob remounted, and Chunky climbed into the saddle, and the Mexican led the way.

"Is it far, Chunky?" Frank inquired, as they

rode down the trail at an easy gallop.

"Not much on a good hoss," said Chunky. "The claim's in the foothills. I guess we shall do it in a couple of hours. I—I say, have you brought the money with you?"

Bob roared.

"Ha, ha, ha! No fear! There won't be any money wanted, you jay !"

"But the mine's all right."

"I'll eat all the gold we find there!" grinned

Bob. "Well, you'll jolly well see!" said Chunky

Todgers warmly.

The quartet rode at a good speed, and the valley settlements were left behind. 'Frisco Jo was following a rough trail that led into a rocky spur of the Thompson Mountains.

As the riders entered the hills progress became slower. There was snow piled in the crevices and gullies, and sometimes drifted masses on the trail.

But they kept steadily on.

That the Mexican had been mining in the foothills in that hard weather the schoolboys did not believe for a moment. 'Frisco Jo was evidently "spoofing" Chunky Todgers, doubtless being ignorant of the strict limitations of Chunky's cash resources; or perhaps he had schemed for the simple Chunky to draw better-off fellows into the affair-as, in fact, Chunky had done.

'Frisco Jo's dark face was calm, almost expressionless, as he led the rough way onward. Frank had to admit that the greaser did not look like a swindler who was about to be bowled out.

The Mexican looked back, and waved his hat at

"Are we there?" asked Bob.

"Si, senor."

"This is the place," said Chunky Todgers, with much satisfaction.

Frank and Bob looked round them curiously. The Mexican had led them into a rocky gulch in the foothills, a deep ravine shadowed by great

'Frisco Jo jumped off his horse on the bank of a little stream, which flowed out of the firs at the upper end of the gulch.

Dismount here, senores," he said.

"Right-ho!"

The schoolboys left their horses. The animals were tethered to a tree, and they followed the Mexican on foot over the rocky ground. He stopped in a deep, rocky gully, and, with a lofty gesture, pointed to the crevices in the surface of the weather-beaten rock. Here there were plain traces of a pick having hewed the rock.

Frank and Bob looked at it, and they started... In the clear wintry sunlight there came yellow, precious gleams from every crevice in the surface.

Bob's expression changed. "By Jerusalem!" he muttered.

Frank Richards did not speak. He stared at the rocky wall of the gully with wide-open eyes. For the yellow grains were visible to the eye wherever the pick had hewn the rock. They gleamed and glittered in the light, and Frank, running his finger over the rock, gathered up three or four yellow specks.

Chunky Todgers eyed his companions triumph-

Bob Lawless could only gasp. "Gold!"

Golden Prospects!

OLD!" repeated Frank Richards breathlessly. 'Frisco Jo nodded and smiled.

"Si, senor!"

"Didn't I tell you so?" chirruped Chunky Todgers.

Bob Lawless drew a deep breath. He had not placed the slightest faith in the Mexican's story



"Yes, the his plumb line."

Half-a - crown has beautiful warded to R. Dane, "Avalon," Woad Lane, Creat Coates, Grimsby.

of a gold-mine, but he could not doubt the

evidence of his own eyes.

"By thunder, Franky," said Bob, almost huskily, "there's enough of the yellow stuff here to make us rich for life!"

"Looks like it," said Frank in awed tones.

"But-but what the dickens is Lopez selling half of the claim for?"

Bob turned to the Mexican. "The stuff's here, Jo," he said.

"Si, senor!"

"You're asking a hundred dollars for a half-share in this claim?" Si, senor!"

"You know "You know a half-share must be worth thousands of dollars?" exclaimed Frank.

'Quite that!" said Chunky Todgers jubilantly. "Well, why are you doing it, Lopez?" demanded Bob. "You've staked the claim, I suppose, and registered it?"

"Si, senor! But I am poor," said 'Frisco Jo. "Bad men, they lead me to drink and to play, and I lose my money and my tools and my horse. I have nothing. I cannot even pay the register fee for the claim. I must have money, or I can do nothing."

"Well, there's something in that," admitted Bob. "But if we took a half-share in this claim for a hundred dollars we should be robbing you."

"I am quite content, senor." "That's not the point; we couldn't do it. Besides, we couldn't raise a hundred dollars. I THE GEM LIBRARY.-No. 1.610.

guess. But I'll tell you what—we'll take an eighth share in the claim. That suit you, Franky?"
"Certainly!" said Frank.
"Oh, I say——" began Todgers.
"Dr. I say——" the place is

"Don't you be a pig, Chunky! The place is the richest strike ever made in the country, from its looks, and we're not going to rob Lopez. We can raise fifty dollars among us, and we'll take an eighth share, to be divided equally into four parts among us—Frank, Chunky, self, and the Cherub."
"Oh, all right!" said Chunky resignedly. "I

guess you're an ass, though, Bob."
"Is that a go, Lopez?"

The Mexican's eyes glittered.

"Si, senor; as you wish."

"And it's a jolly good spec—a regular bonanza," said Bob Lawless. "You can get your claim registered, and pay the fee, 'Frisco Jo, and sign the paper making over our share to us. We'll raise the money somehow."
"I've got a dollar towards it," said Chunky Todgers kopefully.

"I've got ten at home," said Bob thoughtfully.
"You got any, Franky?"
"Fifteen, at home."

"That's twenty-six. We shall want twenty-four dollars more. No good asking the Cherub. He's on the rocks, I guess."

Bob knitted his brows.
"What about your pater?" asked Frank. "If

he knew-

Bob shook his head.
"He'd think it was a swindle, same as we did. and he wouldn't go a red cent," he answered. "I guess he wouldn't ride over here to see the mine, either. No good asking popper."

"Then it looks as if we're fixed!" said Chunky

Todgers dolefully.
"No, I think I can raise it," said Bob. Cook will lend me twenty-four dollars if I ask him. I can fix that. Chunky brightened up.

"Hurrah! We're all rich for life!" he

"We'll take a nugget of this rock back to Thompson to be assayed," added Bob thoughtfully. Frisco Jo started.

"Not till the money is paid over, senor!" he exclaimed. "Until the money is paid my claim cannot be touched."

Bob's eyes flashed.

"Can't you take our word?" he exclaimed.

"The registering is not yet completed," protested the Mexican. "It would be possible for any gringo to jump my claim if it were known. Until you pay me the money I cannot complete the registering, and it is not safe that anyone should know."
"That seems right enough, Bob," remarked

Frank.

"I guess so. We'll be getting back, Jo. I'll take a nugget away for assaying, and give you my word not to show it to a single soul until the money has been paid to you. That suit you?"

The Mexican hesitated, looking keenly into Bob's candid face Probably he read there that

Bob's candid face Probably he read there that the Canadian lad could be trusted.

"I agree, senor," he said, at last.

"But I am in fear that my claim will be jumped before I can complete the legal steps. You will promise me to keep the nugget in your pocket, and not even bring it out into the light of day until you have paid me the fifty dollars?"

"On my word!" said Bob sharply.

"Your good senors, I agree."

"Very good, senor; I agree.' THE GEM LIBRARY.—No. 1,610.

"That's fair," said Chunky Todgers. "I shall be jolly glad to hear what the assayist has to say about it. wonder." Thousand dollars to the ton, I shouldn't

Bob Lawless examined the gold-gleaming surface rock again. Golden grains gleamed at him from every inch of it. In his mind's eye the schoolboy could already see the mining gear installed in the gulch, the great stamps crushing the rock, and turning out the precious metal in a stream of

It was not easy to detach a specimen nugget from the rock, but Bob accomplished it at last by crashing a heavy stone upon a jagged portion. A big chip of the gold-impregnated rock broke

Bob picked it up. It weighed about two pounds, and from its look it should certainly have contained at least three ounces of pure gold.

And for yards the rocky surface was similarly treated with yellow. It meant a colossal fortune

when the mine was worked.

"By gum, this will make the popper open his eyes when he sees it, and the mining johnny's report along with it!" chuckled Bob Lawless. "Come on, you fellows!"

And the party returned to their horses and rode away down the gulch. They rode rapidly homeward, and near Cedar Creek they parted with

'Frisco Jo.
"When shall I see you, senors?" asked the Mexican.

"In a couple of hours," said Bob Lawless. "We're going straight home for the money, and we'll come on to Thompson and settle with you.

Where shall we find you, 'Frisco Jo?'

"My shack is opposite Gunten's store. I will await you there," said 'Frisco Jo. "And you have promised no eyes shall see the specimen till you have come to me and the papers are signed?" That's a cinch !"

"Adios, senores!"
'Frisco Joe rode on to Thompson, and Frank and Bob started for the Lawless Ranch. Chunky Todgers waved a fat hand to them.

"Call for me at Gunten's store when you come to Thompson," he said. "I'm going to stick Gunten for a dinner."
"Right-ho!"

Frank Richards and his cousin, in great spirits, galloped home to the ranch. The gold of Golden Fortune Mine fairly dazzled them. A dozen times Bob Lawless tapped his pocket in which the specimen nugget reposed to make sure that it was

They arrived at the ranch a little tired, but ex-

tremely cheerful and satisfied.

Salted!

THE chums made a very hasty dinner. They were late for it, but Mr. Lawless did not make any inquiry as to where they had

Bob was glad of it. He knew that the rancher would scout the story of the bonanza in the Thompson foothills, as he and Frank had scouted

it at first.

True he had only to produce the specimen from his pocket to convince anyone; but that he had promised not to do. The nugget was not to be shown until 'Frisco Jo had legally made good his title to the claim-a very reasonable stipulation on the part of the Mexican.

After a hurried dinner, Frank and Bob secured

their little savings and disposed the dollars about

their persons in buckskin bags.

EVERY WEDNESDAY

Then Bob interviewed Billy Cook, the foreman of the ranch. Bob was very friendly with the ranchman, and Billy Cook, though surprised by a request for the loan of such a sum as twenty-four dollars, lent him the money without demur,

Bob simply explained that he wanted to make a purchase in Thompson, and did not care to ask his father for the money just then. The good-natured

foreman was willing to oblige.

With the money in a buckskin bag along with his own, Bob jumped on his pony and rode away from the ranch with Frank Richards. He led a pony with him to lend to Vere Beauclerc, who had no horse.

The chums rode at a gallop for the shack by Cedar Creek, where they found Vere Beauclerc. Beauclerc's work for the day was done, and he Beauclere listened in amazement.

"But you thought the whole thing was a swindle!" he exclaimed.
"So we did," admitted Bob. "But it was the

real genuine article, all the same. I've got a nugget in my pocket to prove it, too."

By Jove!"

"We're paying Lopez fifty dollars for an eighth share in the mine, and it's going to be divided into four whacks—one each for you and Franky and Chunky and me," explained Bob.

But I have no money to contribute," said Vere,

colouring.

Bob laughed. "That doesn't matter. We're standing it."

"But-"My dear chap, if you're particular, you can



The yellow grains gleamed and glittered in the rock, and Frank, running his finger along the rock, gathered up three or four yellow specks. "What do you say now?" demanded Chunky Todgers.

Bob Lawless could only gasp: "Gold!"

was resting in the doorway of the shack when his chums rode up.

He jumped up, his face brightening as he saw them.

His father, the remittance man, was away, and

"You fellows come to supper?" he asked cheerily. "I'm jolly glad to see you!"
"No fear! We've called to take you to Thompson," answered Bob.
"Anything on?" asked Vere, in astonishment.

"Jump on this pony and I'll tell you as we go."
"Right you are!"

Vere closed the door of the shack and put on his hat and jumped into the saddle. The three chums rode away for the town, and as they trotted along the darkening trail Frank and Bob eagerly explained.

make it up out of your first profits as mine-owner," said Bob. "I don't mind. We shall be rolling in dollars as soon as the mine's working!

You're sure-"We've seen it," said Frank Richards.

"But-but how do you know so much about goldmining?" asked Beauclerc hesitatingly.

"Dash it all, we know gold when we see it, I suppose?"
"Yes, I—I suppose so."

"Don't be a blessed Jonah, Cherub!" said Bob

warmly. "Don't 1 keep on community right?"
"Oh, all serene!" said Beauclerc, with a smile.
"Oh, all serene!" said Thompson, and called for Chunky Todgers at Gunten's store, and The Gem Library.—No. 1.610. then crossed over to the shack where 'Frisco Jo

They found the Mexican at home, and quite sober-the latter circumstance being due to the fact that his prospective partners had not yet handed him any money.

"Here we are again, old scout!" chirruped

Chunky Todgers.

'Frisco Jo bowed with Spanish politeness to his

"Shell out, Franky," said Bob.

The fifty dollars, mostly in paper, were poured out on the table, 'Frisco Jo's black eyes scintillated at the sight of the money.

"Ah! You keep your word, senores," he said. "Look, I have ink, paper, all ready. It will take but a few minutes."

Go it !" said Bob.

"I suppose that paper will be legal?" remarked

Beauclerc.

"What a chap you are for raising difficulties, Cherub," growled Bob Lawless. "We'll call in a couple of witnesses if you like!"

"I have some friends without," said Lopez. 'Frisco Jo's friends were called in. They proved to be Euchre Dick and Dave Dunn, two of the most ruffianly characters in Thompson.

Still, they did not matter to the chums of Cedar Creek; they were not there to tell 'Frisco Jo that evil companions corrupt good manners. Besides, 'Frisco Jo hadn't any good manners to be

corrupted, if it came to that.

The transfer was duly drawn up and signed and witnessed, and the four schoolboys became the legal owners of a one-eighth share in the Golden Fortune Mine, staked out and registered by Jose

"That's done," said Bob, taking up the precious document. "You won't lose any time in getting

the claim registered, Jo?"

"Early on Monday morning, senor."
"Why not to-day—the office isn't closed yet?"

"Muy bueno!" said the Mexican. "It shall be

to-night. And you—on Monday—will have the nugget assayed?"
"No fear! I'm going down to Mr. Penrose now with it," answered Bob promptly. "I want to take his report home for my popper to see."

Lopez started a little.

"You are going now to Senor Penrose?"
"You bet!"

"Come on, Bob," said Chunky Todgers eagerly.

"Good-night, Lopez!"

· "Adios, senores The schoolboys left the shack, and 'Frisco Jo looked at his two friends. They held out their hands expressively.

Evidently understanding, the Mexican dropped a five-dollar bill into the hand of each of his precious friends, and they grinned and left the shack. 'Frisco Jo followed them out.

Two minutes later he was mounted and riding out of Thompson in the deep dusk, a smile upon

his face, and forty dollars in his pocket.

Apparently his successful sale of the bonanza had determined the Mexican to indulge in his next "binge" in another locality.

Meanwhile, Frank Richards & Co. hurried down the street to Mr. Penrose's cabin.

Mr. Penrose was proprietor and editor of the "Thompson Press," and he was also a veterinary surgeon and a mining expert, and several other things.

He was setting up type for his own newspaper— The Gem Library.—No. 1,610.

being also his own compositor-when Frank Richards and his friends presented themselves. "Too late," said Mr. Penrose. "No advertise-

ments accepted for this week."

Frank Richards laughed.

"That's not it," he said. "We want you to test a nugget, Mr. Penrose. Could you do it now?

"We've got to get home pretty soon."

"Let's see the nugget," replied Mr. Penrose.

"Where in the name of goodness have you kids been raking a nugget from?"

"It's a specimen from a mine," explained Bob

Lawless.

Mr. Penrose chuckled.

"You've been prospecting?" he asked.

"Not exactly; but we've bought a share in a

"Wha-a-at?"

"A regular bonanza!" chirped Chunky Todgers. "One of the biggest things ever struck between the Rockies and the Pacific, Mr. Penrose."

"Well, carry me home to die!" ejaculated the astonished Mr. Penrose. "Whom did you buy it of, you young duffers?"
"Frisco Jo!"

"Ha, ha, ha!" roared the editor of the "Thomp-

son Press."

"Look here, will you assay the dashed thing for us?" asked Bob Lawless warmly. "We want to know what it's worth."

"At your service," said Mr. Penrose, still chuckling. "Let's see the precious nugget. If I was a betting man I'd lay you a million dollars to a spavined mule that 'Frisco Jo has sold you a

Bob slammed the specimen down on the bench.

"Look at that," he said.

Mr. Penrose looked at it, and burst into another

"How much did you pay 'Frisco Jo?" he asked.
"Fifty dollars," said Frank.
"Great Rockies! The scamp ought to be arrested. I advise you to go to the sheriff at once, before he gets out of town."

"What are you driving at?" exclaimed Bob indignantly. "I tell you it's a real mine, a real bonanza, and we've seen it with our own eyes. I chipped off that nugget as a specimen, to have it assayed. Why, there are ounces of gold in that assayed. "12", nugget alone."
"Can't you see it yourself?" demanded Chunky
Todgers. "You've got eyes, haven't you, Mr.

"My dear lads," said Mr. Penrose kindly, "you've been done. Don't tell me the rock was fairly shining with gold-I know it was. Salted mines are always like that." "Salted!" ejaculated Bob.

"Salted, sonny. Did you think 'Frisco Jo had a real gold-mine to sell?"
"But—but what the dickens does salted mean?"

exclaimed Frank Richards in bewilderment. "It means salted, my lad. There's various ways of doing it—judging by this specimen," Mr. Penrose grinned. "'Frisco Jo has squirted gold-dust on the rock, to make it show golden in all the crevices. There's other ways, but that's the easiest

way."
"Oh!" said Frank faintly.

"But—but how much is that nugget worth?" stammered Chunky Todgers in dismay.

"That depends. If you're building a railway, and want a solid foundation, it might be worth a thousandth part of a dollar, as material."

"Wha-a-at?"



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PEN PALS COUPON 24-12-38

"In short, it's worth exactly as much as any other piece of rock you might pick up on the trail."

"Oh dear!"

Chunky Todgers fairly groaned.

"But—but there's gold in it!" stuttered Bob Lawless. "Dash it all, you can see the gold in it with your own eyes."

"My eyes are not good enough," chuckled Mr. Penrose. "I can see traces of bronze powder squirted into it, that's all. I'll willingly eat all the gold there is in it, young Lawless."
"Oh, Jerusalem!" said Bob.

"It's too bad!" said Beauclerc. "That swindling rascal ought to be put in the calaboose!"

"Oh dear!" groaned Chunky Todgers. dollar! My dollar's gone for nothing! Oh dear!"
"You fat coyote!" shouted Bob. "What about our forty-nine dollars?"

But Chunky did not heed. Apparently the dollar that was his was more important than the fortynine that were not. He groaned dismally, mourning, like Rachel of old, for that which was lost, and would not be comforted.

"And—and I've borrowed twenty-four dollars from Billy Cook!" mumbled Bob. "Oh, great snakes! The villain—the swindler!"

"Buzz away to the sheriff, and he may be (Continued on page 36.)

THE GEM LIBRARY.-No. 1,610.

Ordered Off The Field By The Skipper! But It Was No Disgrace For Jack Drake—It Was Likely To Prove His Salvation:



Daubeny raised his hand and pointed to the ropes. "Get off the field!" he said thickly. Drake shrugged his shoulders. "It won't make any difference," he said. "You're licked already!"

Daubeny Says "No!"

H gad!" Dick Rodney heard that expression as he came along to Study No. 8 in the

He looked in rather hastily.

Jack Drake was standing by the study window with a letter in his hand; there was an expression of great dismay on his handsome face.

"Anything the matter?" asked Rodney, coming into the study. "I thought that was a letter from your father, Drake.'

"So it is," said Drake.
"Not bad news from home, I hope."

"N-no. But—but, I say, the pater's coming down to the Benbow this afternoon!"

"Well, don't you want to see your father?" Rodney asked. "I'd like to meet him; I've

never met him yet."
"Of—of course I want to see him. It isn't that. But I'm playing in the football match this afternoon. Daubeny asked me, and I'm in the team to meet Rookwood. And you know what the pater will expect. I'm supposed to be putting in every extra minute now swotting for the scholarship exam. Instead of swotting—"

"He will see you playing footer."

"Ye-es."

There was a pause.

"I—I was rather a fool to let Daub put me in the junior eleven," said Drake, colouring. "But I'm so keen on footer, and it can't be denied that St. Winny's want a good man or two in the field, considering what Daubeny's eleven is like. But-but I oughtn't to have given so much time to footer with the exam close at hand; in fact, you've told me so."

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RAINDS LASIN

By Owen Conquest.

Rodney smiled slightly. Drake could always

be depended upon to see the wisdom of good advice—when it was too late to act upon it.

"I—I never meant to let the work slide," said Drake ruefully. "I—I'm afraid I've lost a good bit the last two or three weeks—I haven't been added to the last two or the last two sticking to it as I ought. Daub's wanted me to play in every match that came along. And after the way I've criticised his team I couldn't very well refuse, could I?"
"I_think I should have put the exam first,"

said Rodney quietly.
"Well, of course, I meant to. That's understood. It's more than a week to the exam now, though, and I was going to work like thunder. But—but I'm afraid it will make a bad impression on the pater—seeing me in the football field this afternoon—" Drake broke off.

It was not so much that his father would find him playing football instead of swotting on a

In allowing football to come before work Jack Drake realises at last that he has jeopardised his chances of winning the scholarship that means everything to him!

half-holiday; it was the consciousness that once more he had let his work slide. "I've been an ass, Rodney," he said at length. "I can see that now. You could see it all along. Look here, I'm not going to be playing footer when the pater comes; I'm going to be at work. I suppose Daub means well, but really, by getting me into the footer again he's nearly dished me for the schol. That's what it comes to."

"I don't agree with you that Daubeny means well," replied Rodney dryly. "I'm afraid he thought it was an easy way of dishing you for the schol."

Drake shook his head.
"You're too hard on Daub," he said. "I've told you so before, Rodney. He's got his faultsplenty of them—but he wouldn't play a mean game like that. Nobody would!" "I think Daub would—and did!"

"I can't think so. Anyhow, it's over now. I'm going to ask Daub to take my name out of

the list for the match to-day. I'll speak to him

at once."
"Good!" said Rodney.

Jack Drake hurried from the study. He had made up his mind now. So much depended on the winning of the Founder's Scholarship that he could not give his father the impression that he was taking the matter lightly. He was not, indeed, taking it lightly. He knew that without the scholarship he could not remain at St. Winifred's after the end of the term. But certainly he had failed of late to give the exam the first For a long time Dick place in his thoughts. Rodney's influence had kept him up to the mark, but Daubeny's latest move had been too deep for Rodney.

Drake found Daubeny & Co. lounging upon the deck of the Benbow, and he came up at once to the junior captain of St. Winny's. Daubeny greeted him with a smile. Since he had made his last move towards "dishing" Drake's chance of the scholarship, nothing could have exceeded Daub's urbanity to his intended victim.

"Feelin' fit—what?" he asked.

"I'm fit enough," said Drake. "But I'm sorry, Daub, I shan't be able to play for you this

afternoon.

A steely glitter came into Daubeny's eyes; and Torrence and Egan exchanged glances. The same thought came into the minds of the three bucks at once-that the bird was breaking through the meshes of the net.

"You won't be able to play?" said Daubeny. "That's it."

"Why-if you're feelin' fit?"

"You're not goin' to leave us in the lurch when we're meetin' a crowd like Rookwood, Drake!"

said Egan reproachfully.
"Too bad!" said Torrence, with a shake of the head. "I really shouldn't have thought that of you, Drake!"

Jack Drake coloured. "The fact is, I can't help it," he said. "My pater's coming down here this afternoon; and he

"What does that matter? Your pater's got no objection to your playin' footer, I suppose?" "Of course not. But I'm supposed to be sapping no end; the exam comes off next week, you

know—"
"Sappin' on half-holidays isn't the way to win an exam. You want to keep yourself fresh."

"I-I know. But I've been letting it slide lately, and I've got to make it up," said Drake hesitatingly. "The fact is, I oughtn't to have taken up footer regularly this term at all. What with the matches and the practice and jawing on the subject, I've hardly looked at a book outside the Form for weeks."

"That's too bad," said Daubeny; while Egan turned his head away so that Drake should not see his smile. "But I really can't let you off this afternoon, Drake; we want you."

"Rookwood is a strong team; you know what Jimmy Silver's eleven is like. You've said your-self that our crowd is weak for such a match. Now you propose to stand out and leave us in the lurch."

"I don't want to leave you in the lurch, Daub," said Drake, sorely troubled. "But I really think I ought not to play. I shan't dare to face the people at home if I don't pull off the exam. It's out of St. Winny's at the end of the term. You see, I can't afford to take risks." "You're asking me to take risks against Rookwood. Look here, Drake, I can't let you off. You agreed to play, and I'm dependin' on you. It's not fair to back out now."

"Play Rodney in my place."
"Hang Rodney!" exclaimed Daubeny. "I'm playin' you.'

"You can't play me, Daub. I want you to scratch my name."

"Well, I won't!" said Daubeny coolly. "Your name stands. If you like to desert your side at the last minute, you're at liberty to do so, and St. Winny's will know what to think of you."

"You'll have to play somebody in my place."
"Nothin' of the sort. I'm countin' on you for
the match. If you stand out at the last minute your place won't be filled, and if we get licked playin' a man short that's your look-out. And that's my last word."

With that, Daubeny walked away with his chums, leaving Jack Drake standing on the deck as if he were rooted there. His face was very troubled when he went down to his study at last.

To Be or Not To Be?

TACK DRAKE was looking far from happy at dinner that day. It was a sunny morning, cold but clear; and Jack Drake would have enjoyed the Rookwood match more than anything else. He knew, too, that he was wanted in the team. With the exception of Daub himself, he was the only really good man in the eleven. That was Daub's fault; there were plenty of men to choose from outside his own select circle. But the fact remained that without Drake St. Winny's already slim chance of a win would vanish altogether.

His name still stood on the list, posted on the notice-board on the mainmast of the Benbow.

Drake's brow was troubled as he came out of the dining-room with Rodney, and strolled along the deck of the old Benbow. Daubeny & Co., leaning on the rail over the shining waters of the Chadway, smiled at one another as they observed

him. "Will he play, Daub?" murmured Egan.

Vernon Daubeny nodded.

"I think so. He simply can't leave the team in the lurch. I think I've got him fairly tight."

"He seems to have woke up at last as to how the matter stands," observed Torrence. "It's really a bit hard on the poor blighter. You're an awfully bitter beast, Daub."

Daubeny smiled, a very unpleasant smile. "Drake set himself up against me," he answered. "He's got to pay the piper. Suppose he bags the schol; that sees him through at St. Winny's for three years. What will happen next term, when the cricket comes along? I can tell you; the first thing will be Drake settin' up for cricket captain. And I don't know that I shall be able to keep my end up against him—unlesss I alter my ways, which I'm not goin' to do. I suppose you don't

want to be left out of the cricket, Torrence?' "Not likely!"
"Besides, I hate the cad!" said Daubeny

"Even if he wasn't a dangerous rival I'd be glad to see the back of him. He won't hang on at St. Winny's if I can help it. I shouldn't wonder if it's already too late for him to pull up the time he's lost."

"Shurrup!" murmured Egan. "Here he comes." Drake came over to the elegant group by the

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"Rookwood get here at three, Daub?" he said. "That's so."

"Have you found your new man yet?"

"I'm not findin' a new man. You're goin' to

Drake set his lips.

"There are plenty of chaps—" he began.
"I've heard all that before," interrupted Daubeny. "Your name's down, with your consent, and you're called upon to play. I've been thinkin' it over very seriously, and there isn't a man to replace you—nothin' like your form. That settles

"You're jolly particular for once about the form "You're jolly particular for once about the form of your players," said Drake tartly. "Why not leave out a few of your duds and improve the team all round?"

"I'm not asking for instruction in the business of footer captain; I can manage that on my own. Keep your word—that's all I'm askin."

Drake mound off without real-ring. He glanged

Drake moved off without replying. He glanced at the notice-board again; his name was still on the list. He took a stump of pencil from his pocket to cross it out—but refrained.

"After all, I suppose he has a right to say that I've given my word, Rodney," he muttered.

"You've a right to stand out if you choose," answered Dick Rodney. "It's simply obstinacy on Daubeny's part not to play another man, and it shows that he's no good. If the fellows had any sense they'd shy him out of the captaincy in next to no time."

'It will come to that sooner or later, I suppose."

"The sooner the better."

"But for the Rookwood match-blessed if I can make up my mind."

I thought you'd made it up."

"Well, you see-"

Drake did not finish. He was feeling very uncertain.

Daubeny & Co. had gone below to change for the match. They came on deck again with their coats on over their green and white of St. Winny's. "Better go and get changed, Drake," called out Vernon Daubeny.

And he strolled elegantly along the gangway to the shore, with his knutty footballers.

Drake glanced at his chum.

"After all, I could see the pater before the match," he muttered. "I-I could see whether he was—was surprised or— He's at Chade Station before this. I think I'll trot along the road and meet him on the way."

Rodney was silent. His chum was in a difficult position, and Drake was not perhaps so well fitted for dealing with difficulties as Dick Rodney was.

"I may as well change," added Drake meditatively. "That won't do any harm, anyhow. If I'm going to play I don't want to keep Rookwood waiting." Rookwood waiting.

He went below. Rodney waited for him, and in a very short time Drake reappeared with coat and muffler over his football garb. The two juniors left the ship together. They passed the football ground where Daub & Co. were idly punting about a ball, Rookwood not having arrived yet. But as they were starting up the lane towards Chade, a motor-coach came along with Jimmy Silver & Co. inside.

Drake glanced up the road towards the village, but there was no pedestrian to be seen. If Mr. Drake's train had come in, he had not yet had

time to walk to the school.

"I'll tell you what, Rodney, old chap-"
"Yes?" said Rodney.

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"How'd you like to cut along and meet my father, and bring him to Little Side? I may have After all, he can't mind my playing for St. Winny's. I don't see why he should deduce from that that I've been slacking," said Drake argumentatively. "You—you might do anything

"Rely on me," said Rodney quietly.
"Thanks, old chap!"

With that, Jack Drake ran lightly back to the football ground, leaving Rodney to walk up the road by himself.

Ordered Off!

AUBENY was talking to Jimmy Silver of Rookwood when Drake arrived on the ground and joined the footballers. Daubeny did not look at him, but a slight smile played over his face for a moment. Drake had come to heel, after all-that was how Daubeny regarded it. Egan gave Drake a rather ironical smile. "Playin' after all," he remarked.

"Yes," said Drake shortly.
"Oh, good! I shouldn't wonder if we beat Rookwood now." "I hope so."

Drake was looking towards the road as he answered Egan. He was wondering whether he would see his father before the match began. Tuckey Toodles who was in the crowd gathering

on the field, called out to him.
"Here's your pater, Drake."
Rodney had not had far to go; evidently he had met Mr. Drake a few minutes after parting with his chum. He came on Little Side now, piloting a rather tall, handsome gentleman with a grave face. Jack Drake ran to the ropes to greet him, his cheeks flushed. Then Daubeny looked round.

"Line up, Drake!" he called out.
"Wait a tick! Here's my father," answered
Drake, over his shoulder.
"Well, buck up!"

Mr. Drake shook hands with his son, with a grave and pleasant smile. Jack eyed him eagerly as he noted a change in his father's appearance. The last time he had seen his father, Mr. Drake had been looking pale and careworn, the result of the fall from fortune that had now so changed his position, and his son's prospects. But there was a change now in his looks—a change for the

better.
"You're looking well, dad," said the junior

brightly.
"I am feeling well, my boy," answered Mr.
Drake, with a smile. "I did not know you were

"Daub wanted me, father," said Drake, colouring. "He wasn't willing to let me off." colouring. "He wasn't willing to let me off."
"Well, I can talk to you after the match. I
am not pressed for time," answered his father.

"I am glad you are keeping up your football. I know it will not make you neglect your studies." Drake's heart smote him.

"I shall be seeing the Head, and I shall want a talk with Mr. Packe, your Form-master," continued Mr. Drake. "I will see you in your study after the match, Jack. Come there when you are free."

"Yes, father," mutered the junor. He

father," muttered the junior. wondered miserably what report the old gentle-man was going to get from Mr. Packe. He was only too conscious that he had dodged extra "toot" with Mr. Packe on several occasions of late, and he could not expect that to have pleased

his Form-master.
"Drake!" shouted Daubeny impatiently.

"Go now! Your friends are calling you, Jack." Drake rejoined the footballers, who were lining up, Daub having tossed with Jimmy Silver. Drake waited to see the kick-off, and then walked away to the Benbow, and disappeared over the gangway of the ship.

Rodney remained watching the game. Jimmy Silver & Co. were in great form, and they did not seem to make very much of the St. Winny's opposition. And it was soon to be seen that Drake, usually a tower of strength to his side, was not in his accustomed form.

Rodney could guess the reason easily enough. His chum was troubled, and could not put his thoughts into the game as usual.

The consciousness of neglect of duty weighed on him, and uneasy forebodings of what Mr. Drake might, even at that moment, be hearing from the master of the Fourth.

In the first half Rookwood put on two goals, with no reply from St. Winny's. In the interval Daubeny called sharply to Drake.

"For goodness' sake pull yourself together, Drake!" he exclaimed. "What's the matter with

"What's the matter with the whole team?" growled Drake, not at all inclined just then to accept "chin" from Vernon Daubeny. "You should put in some fellows who can play, if you want to beat Rockwood."

"I don't want any lip!" "Same here!"

Daubeny gritted his teeth.

"Is that the way to talk to your skipper?" he said angrily.

"You're not a skipper—you're a silly dummy!" retorted Drake. "I was an idiot to play with

such a set of hopeless asses!"

There was a loud chortle from the fellows round the ropes who heard that remarkable dialogue. Certainly it was not the way for a player to talk to his captain; but Drake's temper was not at its best. The fumbling play of the bucks of St. Winifred's had irritated him, in his present worried mood, and Daub's calling him over the coals was the last straw. Poor as he was for once, his play was leagues ahead of that of any other man in the team, as Daub well knew. Daubeny's eyes glittered at him.

His trick of weaning Drake away from his work by the attractions of football had been a success; but he was aware that it was to come to an end now after his father's visit. With the exam so close at hand, it was not likely that even the rather thoughtless and reckless junior could be further inveigled away from his duty.

As Daubeny had, after some reflection, decided that that was the case, he had no further object in continuing his urbanity to the junior he detested. He had found it rather a strain,

anyway.

As the little comedy was to end, he was glad of a chance to end it in the greatest possible discomfort for his dupe; and Drake's reckless

retorts gave him the opportunity.
"Listen to old Drake!" Sawyer major was chuckling to a group of juniors behind the goal. "He's telling Daub the frozen truth! How do you like the frozen truth, Daub?"

"Ha, ha, ha!" "Drake! You cheeky cad!" began Daubeny, through his set teeth. "You dare to talk to me, your skipper-

"Oh, give us a rest!" answered Drak impatiently. "If you want to find fault there Drake plenty of fumblers here for you to talk to. Ask Chilcot why he doesn't stop the ball from going into goal? Anybody but a born idiot would have stopped both those goals!"

"I'm not askin' for your opinion about that. You're playing rottenly, and I believe you're doin' it on purpose—to dish us!" exclaimed Daubeny. "You don't believe anything of the kind!" answered Drake coolly. "And I'm putting in the only good play on our side—and you know it." "Hear, hear!" roared Sawyer major.

Some of the Rookwood fellows who had over-heard the talk looked at one another oddly, but they made it a point to appear as deaf as possible.

Daubeny, his face almost pale with anger, came closer to Drake. For a moment it looked as if he would hurl himself upon his winger.

Drake clenched his hands.

If Daubeny had carried out his first intention the Rookwooders would have been treated to the extraordinary sight of the St. Winny's captain being knocked spinning by his outside-left.

Fortunately Daubeny restrained himself. He

stopped a couple of paces from Drake and raised

his hand and pointed to the ropes.
"Get off the field!" he said thickly.

Drake shrugged his shoulders. "It won't make any difference," he said.
"You're licked, anyway. I was a fool to play with such a set of duffers, and I never will

again!" "Get off!" roared Daubeny furiously.

"Oh, I'm going!"
And Jack Drake walked off the field.

The Last Chance !

DICK RODNEY joined his clum as he put on his coat and left Little Side. St. Winny's lined up a man short after the interval. It made no difference to the certain result, as the onlookers knew. Jimmy Silver & Co. were walking all over the bucks of St. Wimifred's. But Drake's face was clouded as he walked back to the Benbow with his chum.

It was not pleasant to be ordered off the field:

DETECTIVE KERR INVESTIGATES. Solution:

Though Reggie Manners showed he was unfamiliar with the exact words used by Dane's parrot, and repeated the line as Knox had heard the "ghost" was really Reggie in disguise. Reggie gave himself away when he said Dane's parrot had bitten him. I already had Dane's word that he would not let Reggie touch the bird. Hence, the only time Reggie was near enough to it to get nipped was when, masquerading in a costume borrowed from the junior dramatic society's "prop" box, he had played ghost! No doubt the parrot had got away when it bit Reggie's finger—and he had to do the talking him-self. When I told Reggie that Dane was due to be punished he owned up to Mr. Railton that he had been unable to resist japing a prefect. thought a prefect would have more nerve than to run away!" said Reggie blandly—and took his licking like a man! THE GEM LIBRARY.-No. 1,610.

and now he had cooled, he realised that he had played into Baubeny's hands, and that he was, moreover, in the wrong to a large extent. Whatever the provocation, Daubeny was captain of the side, and should not have been talked to as Drake had talked to him on the field of play.

"Everything seems to be going wrong now," muttered Drake, as he crossed the gangway with his chum to the old warship. "I oughtn't to have let myself go like that, I know. But Daub's

enough to provoke an angel."

"I fancy he was looking for a chance to play that trick on you, you innocent old duck!" answered Rodney.

"It's a bit of a change from his manner lately, isn't it?"
"I suppose he thinks he's done the mischief now, and can come out in his real colours."

Drake made a grimace.

"I-I suppose you're right," he said. "I—I suppose you're right," he said. "He's been pulling my leg all the time. But who'd have thought any fellow could be such a deep cad. I say, I've been a silly ass, Rodney, all along the line. I suppose nothing ever will go right for me."

"Cheer up, old fellow; you're going to bag the schol yet," answered Rodney, more confidently than he felt "That's the important thing, after all"

"I know it is, but I don't feel so jolly sure about it," said Drake despondently. "I've lost a lot of time, and—and old Packe has been awfully good, giving me extra toot, and—and I've been dodging a bit I—I wonder what he's been telling the pater?"
"You'll soon know."

Drake looked into Study No. 8 as soon as he was aboard, but his father was not there. The old gentleman supposed he was still on the football field, and was apparently still chatting with Mr. Packe. Drake went away to change, and when he came back to the study it was still empty. He took out his books and made an attempt to swot, with the idea of saving time—time that had been allowed carelessly to elapse for some weeks now. But he could not put his thoughts into Q. Horatius Flaccus.

There was a step outside Study No. 8, and Mr. Drake appeared in the doorway. Rodney left the study to leave father and son together. Drake glanced at his son in some surprise.

"I expected to wait for you," he said. "Is the match over?"

N-no; I've left it, that's all, dad."

"Not injured?"

"Oh, no! I had a bit of a dispute with my skipper," said Jack, flushing.
"Indeed!

"It—it really wasn't my fault—not wholly, anyow," muttered Drake. "Won't you sit down, how. father?"

Mr. Drake sat down,

His manner was very grave and quiet, and the junior's heart sank as he noted it. Evidently Mr. Packe's report had not been a particularly flatter-

"What—what has Mr. Packe told you, dad?" asked Jack, breaking the rather painful silence at

last. "Very little that was gratifying." answered his father. "Mr. Packe has been kind enough to give you help with your work for the examination, Jack; but it seems that you have lost your keenness of late. You have not always taken in your ness of late. You have not alw THE GEM LIBRARY.—No. 1.610.

exercises, though he was willing to give up his leisure-time to correcting them.'

"I-I-" the junior stammered, in confusion. "It is not my intention to reproach you, Jack," said his father quietly. "When you came back to school this term I told you what depended on your honestly that you have tried your hardest to succeed?"

"I—I meant to," muttered the junior miserably. "And—and I have, too, only there's been lots of difficulties, and—and——I—I say, father, there's more than a week yet. I'm going to win— I really am. I won't speak a word to any chap but Rodney. He helps me no end. I shouldn't have had the ghost of a chance but for him. I really mean it, father. If I've got it in me at all, I'm going to bag the schol. I—I haven't forgotten the promise I made to the mater. I'm going to keep it."

"I hope you will keep it, Jack," said his father. "We shall see. I hoped to hear something very different from your Form-master when I saw him. But it was not only for that that I came to-day.

I had some news for you."
"News!" repeated Jack.

"Yes; but on reflecton I shall not tell you yet. I prefer to see whether you have the strength of character to keep your word to your mother," said Mr. Drake, with an unwonted sternness in his voice.

Jack gazed at his father in wonder. What the news was that he was not now to hear he could not even remotely guess. Nor could he see how, whatever it was, it affected the matter of the examination. But his father evidently did not intend to explain. He was not angry with his son. It would have relieved the junior if he had been.

"I—I say, dad, I really do mean it!" muttered to inior. "And I've only been slacking just a second state of the state of t the junior. bit lately—and I never meant to, either. You'll see that I shall make a good show in the exam. even if I don't bag top marks. But—but I hope I shall."

"I hope so, too, Jack." Mr. Drake rose to his feet. "I shall not see you again before the examination. You know your duty.

Jack Drake left the Benbow with his father as the footballers were coming off the ground.

"Six goals to nil!" called out Sawyer major, as he passed. Drake did not need to ask which side had scored the goals.

Dick Rodney had tea ready in the study when his chum returned from seeing his father off at

the station.

"You've kept us waiting, Drake," said Tuckey oddles reproachfully. "That beast Rodney Toodles reproachfully. "That beast Rodney wouldn't let me begin. I suppose I can begin now, Rodney, you beast?"

And Tuckey Toodles began, without waiting for Dick Rodney to reply in the affirmative.

Drake spoke little during the meal, but when it was over and Toodles was gone he pulled out

his books.
"Sapping this evening?" asked Rodney, with a

Drake nodded. "Like thunder!" he said. "I've been a silly ass, old chap, as I think I've told you before. The poor old pater was disappointed, and he didn't rag me a word. I'm going to show him that I've got the right stuff in me, all the same. I'm going to bag that schol, or burst something!"

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CARDEW COMES

(Continued from page 22.)

"We all beg your pardon, Monsieur Morny!" exclaimed Tom Merry. "We-we never really believed it; only-only we're all sorry, sir, that we didn't have as much faith in you as D'Arey

"Zank you, my boy! Zat is all over now, and I zink of him no more," said Monsieur Morny. gracefully.

"Thwee cheeahs, deah boys!" exclaimed Arthur Augustus, as the French master left the Common-

And they were given with a will, waking every echo in the old School House, and they rang very pleasantly in the ears of Adolphe Morny.

Levison and Clive found Ralph Reckness Cardew in Study No. 9 a little later.

His face was very pale.

He greeted them with a somewhat wry smile.
"I've been through it," he remarked. "Jolly good of Mossoo to put in a word for me, wasn't

"I should say so!" said Levison. "You didn't

"Agreed!" Cardew looked whimsically at Sidney Clive. "I've handed Mossoo his apology,

Am I restored to the honour of your Clive. friendship?

Clive laughed.

"I'm blessed if I know what to make of you, Cardew!" he said. "Sometimes I think you're the biggest cad at St. Jim's, and then again you play up like a really decent chap. we're friends again, of course!" "Hear hear!" said Levison. Anyway,

And in Study No. 9, at least, all was calm and

Next Wednesday: "RACKE'S REVENGE!"

Frank Richards & Co.'s Gold-Mine!

(Continued from page 29.)

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stopped before he gets out of town," smiled Mr.

He had started typesetting again, having no time to lose, and the four schoolboys left the office with dismal faces.

Chunky Todgers started for home, still groaning. But Frank Richards & Co. were not thinking of home.

"That greaser villain's got our fifty dollars!" said Bob Lawless, breathing hard. "Let's look for him—and we'll have our money back, or else his scalp."

"Yes, rather!"

The dazzling prospect of boundless wealth had vanished; it was gone from their gaze like a

All the chums had to show for fifty dollars was a piece of paper entitling them to an eighth share in a mine which was just as valuable as any other heap of rocks in the foothills-and no more.

It was no wonder they were wrathy.

And they started on the trail of 'Frisco Jo, hunting that estimable character up and down the town of Thompson, but they found him not.

It was only too clear that the astute greaser had "lit out" for fresh fields and pastures new-perhaps to sell his mine over again in another

. And when the chums took the homeward trail at last, their feeling were too deep for words.

Next Week: "THE TRAIL OF 'FRISCO JO!"

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