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D'ARCY'S DEBT!

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By MARTIN CLIFFORD.



"You—you spoofin' wottah! You—you—" Arthur Augustus made a rush at the broker's man, and the pseudo Mr. Hinks dodged round the study table, (See Chapter 14.)

CHAPTER 1.

The Committee of Ways and Means!

"YOU fellows coming out?"
Tom Merry asked the question, in the doorway of Study No. 6.
Afternoon lessons were over at St. Jim's, and it was still light enough for a little footer practice; hence Tom Merry's question.

But four shakes of the head, from the four juniors in the study, answered him. The chums of Study No. 6 were generally keen on footer practice. But on the present occasion footer was "off" for Blake & Co.

Blake and Harries, Digby and D'Arcy, were all in the study, and they were looking very serious. Tom Merry eyed them curiously.

"Anything on?" he asked.

"Yes. Good-bye!"

Next Wednesday.

"THE ELEVENTH MAN!" AND "THE PRIDE OF THE FILM!"

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The captain of the Shell did not take that very plain hint. He smiled.

"But what's on?"
"Meeting of the committee of ways and means," explained Blake. "No Shell bounders admitted. Run away and play!"

"As a matter of fact, Blake—" began D'Arcy.
"Shut the door after you, Tommy."
"I was goin' to remark, Blake."
"Bow-wow!" said Blake disrespectfully.
"Weally, Blake, I was goin' to observe that a committee of ways and means wequahs a secwetawy. I believe that committees of ways and means always have both a secwetawy and a chairman. I am chairman, and I suggest—"
"Head of the study is chairman," said Blake tersely.
"Yass, that's wight." As head of the studay, I take the posish of chairman—"
"Fathead!"

"As chairman," said Arthur Augustus D'Arcy firmly, "I wequest Tom Mewwy to ofiah his services as secwetawy."
"Nothing for a secretary to do, ass!"
"Wats! Committees always have secwetawies—to make notes and things. Will you oblige us by actin' as secwetawy, Tom Mewwy?"

Tom Merry laughed.
"I should be happy to offer my humble services, if acceptable to the honourable committee," he replied.

"Twot in, deah boy!"
"Oh, come in, by all means!" growled Blake. "Shut the door after you. You can sit in the armchair, but don't jaw!"

The captain of the Shell sat in the armchair, and grinned. He was quite prepared to perform any secretarial duties the committee of ways and means needed. Meanwhile, he commenced operations on a packet of toffee, after handing it round to the honourable committee. Three honourable members accepted a helping; but the chairman shook his head.

"Thank you, deah boy, but this is no time for eatin' toffee. Gentlemen, the committee of ways and means is now open."

"But what's it all about?" asked Tom Merry.
"Furnishin' the blessed studay," said Herries.
"Pway leave it to me to explain, as chairman, Hewwies," said D'Arcy, gently but firmly. "Gentlemen, you are awah—"

"There's not going to be a speech!" said Digby.
"Weally, Digby—"
"Now, to begin with," said Blake, "how much tin is there in the studay?"

"That is not a pwopah beginnin' to the pwocceedin's, Blake. When a committee meets, the chairman has to make some openin' remarks."

"Look here, this committee hasn't met to hear you gas, Gussy!" interjected Herries, somewhat excitedly.

"It is out of ordah to allude to the chairman's remarks as gas. I twust that the honourable membah does not desiah to introduce the bad mamphs of the House of Commons into this studay. Gentlemen, this committee has met—"

"I've got five bob," said Blake, laying that sum on the study table.

"You are intewwuptin' me, Blake. Gentlemen—"
Blake groaned.

"Let him go ahead; we sha'n't get any rest till he's done," he said. "Cut it as short as possible, Gussy."

"That remark is entirely out of ordah. Gentlemen, this committee has met for a vewy important purpose. Owin' to the wascally waggin' and w'ekin' of our studay by a set of weckless wothahs, we have been weduced to dire stwaits. Studay No. 6 still stands where it did, but the furniture has disappeared; ewewythin' has gone to wack and wuin. We have no carpet, no curtains, no fendah, no fire-irons, no lookin'-glass—a vewy important article in any studay—no clock, no bookcase; and, in fact, to use a poetical expression, ewewythin' is without form and void."

"Hear, hear!" said the secretary.
The members of the committee were looking exasperated, so it was left to the secretary to cheer. Tom Merry paused on the toffee, cheered heartily, and then went on with the toffee again.

"Undah the cires," resumed the chairman, "this studay has wesolved itself into a committee of ways and means. It is a wathah sewious posish. The ways of furnishin' a studay are many and various, but they cannot be utilised without means; and we happen wathah unfortunately to be without means."

"And now—" said Herries.

"I am not finished yet, Hewwies. For the pwesen, we have annexed a woooky old table from the lumbah-woom, and we have bowwowed chairs and othah things up and down

THE GEN LIBRARY.—No. 426.

the passage. This awangement, of course, is merely tempowawy. The studay has to be wefurnished, in pwopah style. Studay No. 6 has to live up to its repewation of bein' top study in the School House."

"Bow-wow!" said the secretary.
"Kindly dwy up, Tom Mewwy, and wefwain fwom intewwuptin' the chairman. Gentlemen, I have now completed my openin' remarks—"

"Time you did!" remarked Digby.

"Wats! And I put it to the meetin', what is goin' to be done? I invite honourable membahs to make suggestions."

"We've got to raise the wind, and get some more sticks somehow," said Blake.

"And write home to our people for contributions," said Digby.

"And get a move on, soon, somehow," said Herries. "The studay is simply dismal in its present state. We ought to have made Croke and Levison pay for the damage, when we found out that they had wrecked the studay."

"That would have been wathah difficult, Hewwies, especially as Levison has no money, and Croke is a mean beast! We have smashed up all their pwops, and waggad them, and thrashed them, and that part of the bizney may be considered done with. Now, it is agreed that the studay has to be furnished afwesh in pwopah style—"

"Hear, hear!" said the secretary.

"My pwoposal is, that we pool all the cash, and select a fellah of tact and judgment to do the shoppin'."

"There's my five bob," said Blake.

"And here's two-and-six," said Herries.

"And here's three bob," said Digby.

"I can add half-a-gowween to that," said Arthur Augustus.

"That makes a total of—how much, Tom Mewwy?"

"One pound and sixpence," said the secretary solemnly.

"That is a vewy decent sum, though pewayps hardly adequate to furnishin' a studay," said Arthur Augustus, in a thoughtful way.

"Not really!" said Blake sarcastically.

"Howevah, if the shoppin' is left to a fellah of tact and judgment, vewy likely some wippin' bargains may be secured. I am quite willin' to undahtake the bizney—"

"Rats!" said Blake. "You can leave the shopping to me."

"I wefuse to do anythin' of the sort, Blake. I could not wely on your judgment. As chairman, I give a castin' vote in my own favah. As to mowrow aftahnoon is a half-holiday, I will pwocceed to Wayland and do the shoppin'.

You fellahs can play football."

"Well, we're not going to miss footer, of course," said Blake.

"I will make the sacwifice, deah boy, for the sake of the studay. Has any othah membah any suggestion to make?"

"Yes," said Digby. "I suggest that the honourable chairman write home to his governor, and ask for a special contribution."

The chairman shook his head.

"I have already done so, Dig, and I wequested my patah to send me a tennah, instead of the fivah I asked him for last week. For some unaccountable wason, he has declined to send eithah the tennah or the fivah."

"Ha, ha, ha!"

"Pway do not cackie in that unfeelin' way, Tom Mewwy! I weward it as wathah unsportsmanlike of the patah. We are weduced to our own wewources, and I can only pwomise to do my vewy best with one pound and sixpence."

"Contributions allowed from the secretary to the honourable committee!" asked the captain of the Shell.

"No, that would not be in ordah—thankin' you all the same."

"But I'm in funds," urged Tom Merry, "so are Manners and Lowther. We're all thick with filthy lucre! Let us stand a whack!"

Blake shook his head.

"Thanks awfully, but we're furnishing the studay on our own. We're not going to rob you. We've borrowed half your crocks already. You can stand us tea, if you like, for a day or two, as all the tin is going on furniture."

"Done!"

"Yass, that is a vewy good ideah. Undah the cires, deah boys, I wecommend you all to be vewy economical, and—

Wheah are you goin', Blake?"

"There is still light enough for some footer."

"But I have not finished—"

"Keep on, then; we've finished," said Herries.

"As chairman, I have some closin' remarks to make—"

"Make 'em!" said Blake; and he quitted the study.

"You uttah ass! Pway wemain a few minutes, Hewwies. The committee is not yet dissolved, Dig!"

Herries and Dig grinned, and followed Blake. Tom Merry

chuckled and followed them. Arthur Augustus sniffed. The committee and the secretary having disappeared, there was no earthly use in the chairman making his closing remarks, so he decided to go down to the footer instead—which he proceeded to do.

CHAPTER 2. Nothing Doing!

ON the following afternoon Tom Merry & Co. were thinking chiefly of the match with the Grammarians. It was left to Arthur Augustus D'Arcy to bestow deep thought upon the question of refurnishing Study No. 6.

It was really a very important question. Crooke and Levi-son had been severely punished for wrecking the study, but that did not mend the wreckage. Everything had to be replaced, from beginning to end, and at present Blake & Co. were rubbing along very uncomfortably on borrowed "crooks," and odds and ends of furniture lent by other studies, or extracted from the lumber-room.

D'Arcy's Cousin Ethel was to visit the school shortly, and it was simply impossible to entertain Cousin Ethel in Study No. 6 in its present state.

True, Figgins of the New House had kindly offered his study for the purpose; but that kind offer had been declined without thanks. The Terrible Three were more than willing to lend their study; but Blake & Co. were not willing to accept that offer either.

When Cousin Ethel came, she was to be entertained in No. 6—that was certain. But it was essential that Study No. 6 should present a more presentable appearance by that time.

Under the circumstances, it was natural that Arthur Augustus should regard the football-match as a matter of secondary importance.

Blake and Herries and Dig, it must be confessed, were quite ready to let the furnishing stand over till they had beaten the Grammarians.

After dinner on Wednesday, Julian of the Fourth tapped Arthur Augustus on the arm as they came out of the dining-room in the School House. Gussy gave him a benevolent smile. He rather liked Dick Julian.

"I hear you're standing out of the match?" Julian remarked.

"Yaas, deah boy."

"Chance for me—what?"

"Yaas, I was thinkin' of askin' you to walk oval to Wayland with me; but if you would wathah play footah, I will wecomend you to Tom Mewwy."

Julian grinned.

"I'd like to walk to Wayland with you immensely; but—"

"All sewane, deah boy. I'll speak to Tom Mewwy."

The Terrible Three were chatting in the doorway, waiting for the time to change for the football-match.

"Tom Mewwy, deah boy—"

"Hallo, Gussy! Don't say you've changed your mind," said the captain of the Shell. "I've put young Hammond in your place."

"I was goin' to wecomend my friend Julian—"

"No chance for me?" asked Julian.

"Sorry," said Tom. "I thought Hammond would be best in Gussy's place. If any other silly ass stands out, I'll think of you!"

"Weally, Tom Mewwy—"

"All serene," said Julian. "I'll trot over to Wayland with you, D'Arcy. If you're not in a hurry, we'll see the match begin first!"

"Wight-ho!"

Gordon Gay & Co. arrived from the Grammar School prompt to time. Tom Merry's team were ready on the field, punting the ball about. Arthur Augustus D'Arcy eyed the two teams rather anxiously through his eyeglass.

"I feel wathah responsible in this maffah," he confided to Julian. "I trust the fellahs will be able to keep their end up."

"They look like it," said Julian.

"Yaas; but the front line will be vewy weak. However, it cannot be helped. I must see to the furnishin' of the study, as Cousin Ethel is comin' soon."

Julian chuckled. D'Arcy's absence from the team, which alarmed him for the prospects of St. Jim's, did not alarm anybody else.

Tom Merry won the toss, and Gordon Gay kicked off against the wind. The match was soon going hammer and tongs. The Grammarians were in great form, but St. Jim's were "all there." Talbot and Tom Merry in the front line, Kangaroo at centre-half, and Paddy Wynn in goal, were at

their very best, and the rest of the team were quite up to the mark.

When the ball went in from Talbot's foot, and St. Jim's scored in the first ten minutes, Arthur Augustus looked relieved.

"Pewwaps they will be gettin' on all wight without me," he remarked.

"Perhaps," assented Julian.

"Then we may as well get off, deah boy."

Dick Julian cast a rather regretful glance at the footer-field; but he nodded, and went down to the gates with Arthur Augustus.

"What are we going to Wayland for?" he asked, as they went down the lane.

"Shoppin'."

"New hat?"

"Wats! I am goin' out buyin' furniture!"

"You are!" ejaculated Julian.

"Yaas. We've got to get the studay furnished, you know, and the fellahs have placed the funds in my hands," explained Arthur Augustus. "I am goin' to Blankley's, as that is the best place in Wayland. I have heard that they have some vewy good bargains there, and I am goin' to look for bargains, as the cash is wathah limited. My patah has refused to pay up, you know!"

"You'll want a lot of tin to furnish a whole study."

"Yaas. I am afraid we shall have to do it by degwees, you know. If my patah had sent me that tennah, it would have come much easiah!"

"I suppose it would. Let me lend you a tennar," said Julian.

"You are a vewy luckay bargee to have tennahs to lend, deah boy."

"Well, you know, I've got lots of tin," said Julian, colouring a little. "My uncle looks after me jolly well in that line! I'd be glad—"

Arthur Augustus shook his head.

"Thank you vewy much; but, you see, I don't know when it could be repaid, even if it could be repaid at all. Money is wathah tight, you know, and we are goin' to wely on our own wewources. Thanks all the same!"

The two juniors arrived in Wayland, and Arthur Augustus led the way into the big stores of Messrs. Blankley. He inquired the way to the furniture department, and a polite gentleman conducted the two juniors thither. In Messrs. Blankley's furniture department there was certainly a large selection.

Arthur Augustus looked round him with considerable satisfaction. His task seemed quite easy. He had not the slightest idea of the value of furniture, but he had heard that Messrs. Blankley's was a good place for bargains, and he was looking for bargains.

"What can I do for you, sir?" asked the polite shopman, rubbing his hands.

"I want some new furniture for a study," explained Arthur Augustus. "It must be wathah cheap, but vewy good, you know!"

"Certainly, sir. This roll-top desk—"

"Bai Jove! I hadn't thought of a roll-top desk. That is simply a wippin' ideah! I shall be able to keep my neckties in it, and those duffahs won't be able to use them for wubbin' out the twyrin-pan. Yaas, I'll have that roll-top desk. I suppose it could be delivered to-morrow?"

"Certainly, sir. Perhaps a table—"

"Yaas, we shall certainly requiah a table. What do you think of that vewy nice mahogany table, Julian?"

"I think it wouldn't go into the study!" grinned Julian.

"Bai Jove! You're quite wight. I hadn't thought of that!"

"Here is a smaller one, sir."

"Just the thing! I will settle on that. Now, about some carpet!"

"This handsome small square, real Persian—"

"Wippin! Do you like that carpet, Julian?"

"Good!" said Julian, with a nod.

"Now, half a dozen chairs—bettah have half a dozen, I think, though we weally need only five. I wathah like these leathah chairs. Pwuy put them down on the list!"

"Certainly, sir! Perhaps a bookcase—this is a very handsome bookcase, real mahogany—"

"Yaas, that's wippin'!"

The shopman was looking decidedly pleased. He did not often have an opportunity of selling such expensive articles to a customer who did not even inquire the price.

"Now we shall want a lookin'-glass," remarked Arthur Augustus thoughtfully. "Bai Jove! What are you gwinnin' at, Julian?"

"Didn't you tell me money was tight?" inquired Julian.

"Yaas, wathah!"

"Well, you're running up a pretty big bill."

THE GEM LIBRARY.—No. 426.

A Magnificent New, Long, Complete School Tale of Tom Merry & Co. By MARTIN CLIFFORD.

"Oh, this is a vewy cheap place, you know. About a looking-glass—"
 "Hain't you better see what this lot comes to?" suggested Julian.

"Yaas, pewwaps so. Pway let me know what that comes to, will you?"

"Certainly, sir." The shopman made a rapid calculation.

"Let me see, Roll-top desk, nine guineas—"

"Eh?"

"Mahogany table, six guineas—"

"What?"

"Square of Persian carpet, sixteen guineas—"

"Wha-a-a-at!"

"Half-dozen leather chairs, twelve guineas—"

"Gweat Scott!"

"Forty-five pounds thred shillings, so far, sir," said the shopman.

"Bai Jove!"

Julian suppressed a chuckle.

"Is that over the limit, Gusey?" he asked.

"Ya-a-as, wathah! I have only one pound and sixpence, you see."

"Ha, ha, ha!"

The shopman's face was a study.

"I have heard that this is a cheap place for shoppin'," said Arthur Augustus, with a perplexed look. "Pewwaps you could let me have those things for one pound and sixpence, and I will let the othah articles stand ovah to anothah time!"

The shopman looked Arthur Augustus up and down, his feelings seemingly too deep for words. Then he walked away without speaking. Julian caught D'Arcy's arm and dragged him away.

"Hold on, deah boy! I haven't finished shoppin'!"

"Yes you have!" chuckled Julian. "Come away, you duffer! You won't get anything here for one pound and sixpence!"

"But I have heard that this is a vewy cheap place for shoppin'."

"Ha, ha, ha!"

"Weally, Julian—"

The shopman had disappeared. Arthur Augustus allowed his companion to drag him away, somewhat perplexed and a little angry.

CHAPTER 3.

Easy Purchases!

"B AI JOVE, that's wathah a wotten fwoot!" remarked Arthur Augustus, as he stood outside Blankley's, in the High Street of Wayland. "I weally wanted the furniture to be delivahed at once, you know, and wig up the studdy weady for Ethel. My cousin is comin' down to see Mrs. Holmes next week, you know. We simply must have the studdy decent by that time!"

"Better let me lend you that tenner," grinned Julian.

"Imposse, deah boy! I had no ideah that furniture was so beastly expensive. I shall have to look for a cheapah shop. Afiah all, one pound and sixpence is not to be despised. Come along, deah boy!"

Julian chuckled, and came along. A hunt for a shop which would furnish a study for one pound and sixpence was likely to be a long one. The two juniors went the whole length of the High Street, but the prices at the various shops ruled too high. Arthur Augustus began to look a little worried.

"Suppose we go along to my uncle's to tea?" suggested Julian. "I'll drop in and warn him we're coming."

"Vewy well, deah boy. I will go on lookin' for furniture, and you can wejoin me at this cornah in half an hour."

"Right-ho!" said Julian.

Dick Julian's uncle, Mr. Moses, had a large house in the residential part of the market-town. Julian started off, and Arthur Augustus turned into a side street, in the hope that in that cheaper quarter he would find a furniture-shop more suited to the state of his finances.

There was certainly a furniture-shop, a few doors from the High Street, with many articles standing out on view on the pavement. The name over the shop, "The Public Benefit Furniture Company," was really quite reassuring to D'Arcy, at least. If that establishment was run for the public benefit, it was exactly the place he was looking for.

Arthur Augustus paused and looked at the furniture. It was not so good as at Blankley's, certainly, but the prices were very much lower. A little fat man, with sharp, shifty eyes, stepped outside, and looked keenly at the junior. It was Mr. Sleath, the proprietor, and "Co." combined.

"Can I show you anything, sir?" he asked, with great civility.

"The fact is, I'm lookin' for some furniture," said Arthur Augustus. "The chaps have placed the cash in my hands, you know, to furnish the studdy."

THE GEN LIBRARY.—No. 426.

Mr. Sleath rubbed his fat hands.

"Then you've come to exactly the right place, sir. Our prices are rock-bottom, quality first-class. What may you be wanting?"

"Quite a lot of things. But you see, I have only one pound and sixpence," said Arthur Augustus confidentially. He did not want another misunderstanding.

But Mr. Sleath only smiled encouragingly.

"That is a matter of no moment," he replied. "You can take advantage of our Public Benefit Deferred Payments System."

"Bai Jove! I don't want to wun into debt," said D'Arcy, with a shake of the head. "The fellahs would be watty."

"But that is not running into debt," explained Mr. Sleath. "You select, say, twenty pounds' worth of furniture. You pay one pound down, and ten shillings a week till it is all paid off. The furniture becomes yours at once."

"Bai Jove! Does it?"

"Certainly!"

Arthur Augustus brightened up. This certainly seemed an excellent way of getting Study No. 6 furnished at short notice.

"And that won't be wunnin' into debt?" he asked.

"Not in the least."

"I am afraid ten shillin's a week would be wathah high, considerrin' the state of the money-market."

"My dear sir, we should not worry you for the money. Practically speaking, you would pay when convenient."

"Bai Jove, that's wippin'! I suppose that is why you call it the Public Benefit Furniture Company?" remarked Arthur Augustus. "You are a sort of philanthrophist?"

The fat gentleman coughed. He did not look much like a philanthrophist; but Arthur Augustus was the reverse of suspicious. The poet tells us that kind hearts are more than coronets, and simple faith than Norman blood. Arthur Augustus had his full share of simple faith.

"Yes, exactly so," murmured Mr. Sleath. "Pray step inside, and select what you would like. All goods marked in plain figures. We simply put on ten per cent. for deferred payments."

"Yaas, I dare say that's all wight."

D'Arcy followed Mr. Sleath into the shop. There was an air of distinction about the Honourable Arthur Augustus which satisfied the keen Mr. Sleath at a glance that he was a pigeon worth the plucking. Mr. Sleath's manner was civil indeed, oily—and he rubbed his fat hands and bowed at nearly every word.

Arthur Augustus proceeded to select a table, a set of chairs, a looking-glass, a bookcase, a fender and fireirons, a carpet, and curtains, a set of crockery, and other articles.

As the goods were to be paid for upon such an exceedingly easy system, the swell of St. Jim's saw no reason to stint himself.

Like many purchasers upon the same facile system, he purchased whatever took his fancy, leaving other considerations to the future.

He was finished at last, however, and Mr. Sleath invited him to step into the office to sign an agreement.

"What is that for?" asked Arthur Augustus.

"It is usual, sir. You see, you have to give an undertaking to pay the instalments when they fall due."

"But I am goin' to pwomise to do that."

Mr. Sleath coughed.

"Of course—of course! But it is one of the rules of the company," he explained.

"Oh, vewy well."

Arthur Augustus stepped into the office, and sat down, and a closely-printed sheet, which he did not trouble to read, was placed before him. The printing matter specified that Master A. A. D'Arcy, hereinafter called the Purchaser, undertook to pay one pound in deposit, and the remainder of the sum of forty pounds fifteen shillings by instalments weekly, to Messrs. the Public Benefit Furniture Company, hereinafter called the Vendors. There was a long list of conditions attached—too long for Arthur Augustus to think of perusing them.

"Where do I sign?" he asked.

Mr. Sleath pointed out the place, and Arthur Augustus wrote his name.

"You are a—them!—a minin'?" remarked Mr. Sleath.

"Not at all."

"Eh?"

"I think pewwaps I shall be a minin' engineer when I gwow up, but at present I am a schoolboy."

"Ahem! I mean, you are under age? You are not yet twenty-one?"

"Bai Jove! No!"

"Ahem?" said Mr. Sleath. "In any case, the agreement could not be enforced in law."

"That won't be necessary, will it?"

Mr. Sleath suppressed a smile.



Mr. Sleath glanced at his watch. "I am sorry, I am rather busy this afternoon, Master D'Arcy. Please let me receive your remittance on Wednesday. Otherwise, Mr. Moses will hear from us. Good-afternoon," Arthur Augustus trembled with anger. "I refuse to allow you to approach Mr. Moses on the subject!" he almost shouted. "Why, he will think I was spoofin' him." (See Chapter 9.)

"Ahem! No. But in such cases, it is usual for the document to be signed by a person of age, who undertakes to pay the money in case of default. Of course, it is merely a matter of form. Perhaps you have a brother over age—"

"Yaas, certainly. But old Conway is at the Fwont."

"Or an aunt—"

"Yaas. But Aunt Adelinah lives a verry long way away. You are suah it is only a mattah of form?"

"Undoubtedly."

"Then I suppose anybody would do?"

"Ye-es."

"I am goin' to tea with Mr. Moses. Would he do?"

Mr. Sleath started. The name of Mr. Moses was well-known in Wayland. From what was known of him, Mr. Sleath doubted very much whether Mr. Moses would sign that precious agreement, and render himself responsible for the payment of the money.

"I believe Mr. Moses will do it," Arthur Augustus remarked. "Of course, he wouldn't have to pay anythin'. It is only a mattah of form."

"Quite so—quite so. If Mr. Moses would endorse this document—"

"He is a wathah obligin' old chap, and I don't see why he shouldn't, as it is only a mattah of form."

"H'm!"

"You have no objection to Mr. Moses?"

"None at all," said Mr. Sleath. Mr. Sleath would have been very glad indeed to get Mr. Moses' signature to that paper. He only doubted whether he would get it.

"Then I will request him to sign it," said Arthur Augustus, rising. "When will the furniture be delivahed?"

"Immediately the document is delivered to me," said Mr. Sleath. "Here is the receipt for your pound deposit."

"Thank you."

Arthur Augustus put the agreement in his pocket, and said good-afternoon to Mr. Sleath, and sauntered out of the shop in a very satisfied frame of mind. Mr. Sleath watched him go, with a very peculiar expression. If what he had heard of Mr. Moses' reputation was correct, that gentleman was not likely to sign the paper, and in that case the arrangement fell through, and the Public Benefit Furniture Company would be one sovereign the richer. And in these hard times Mr. Sleath felt that even a sovereign was not to be sneezed at.

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NEXT
WEDNESDAY!

"THE ELEVENTH MAN!"

CHAPTER 4.

A Matter of Form.

"**H** ALLO! What luck!"

Dick Julian was waiting for Arthur Augustus at the corner. He looked a little puzzled as D'Arcy strolled up, looking extremely satisfied. The swell of St. Jim's was in great spirits.

"Best of luck, deah boy! It's all wight."

"You've been buying furniture?"

"Yaas, wathah!"

"For a giddy pound and a tanner?" ejaculated Julian.

"I have paid the pound as a deposit, and I have the six-pence left, I have awwanged to buy forty pounds' worth."

"Great Scott!"

"On the hire-purchase system, you know."

"Oh, my hat! But you can't sign an agreement; you're a kid!"

"I am not exactly a kid, Julian," said Arthur Augustus, with dignity. "I admit, howevah, that I am undah age. But that's all wight. I am goin' to get a chap ovah age to sign the papah, as a mattah of form."

"Only as a matter of form?" grinned Julian. The Jewish junior could have played Gussy's head off, so to speak, when it came to matters of business.

"Yaas. The old chap won't have to pay anythin', so long as I pay up all the instalments—only ten shillin's a week."

"That's rather a lot for a Fourth-Form kid," said Julian.

"Suppose you don't keep the instalments paid?"

"That's all wight, too. The Public Benefit Furniture Company won't wovwy a chap. I can take pwactically what time I like, you see. That's why it's called the Public Benefit Company."

"Ha, ha, ha!"

"Weally, Julian, I do not see anythin' to laugh at. I wegard it as bein' a vewy wippin' awwangement. I am goin' to ask your uncle to sign the papah."

"Wha-a-t!"

"We are goin' to your uncle's to tea, aren't we?"

"Yes. But—"

"It is only a mattah of form, you know. I pwesume your uncle is ovah age?"

"Ha, ha! Yes. But—"

"But what, deah boy?"

"Oh, nothing!" said Julian, in dismay. "Come on!"

The two juniors reached Mr. Moses' house, and found tea ready. Mr. Moses, an old gentleman, with an aquiline nose, very bright black eyes, and a black skull-cap, received Arthur Augustus very kindly.

Time had been when Arthur Augustus would as soon have thought of visiting the Kaiser or a convict in Portland, as Mr. Moses. Mr. Moses had once had a very unenviable reputation as a hard-fisted moneylender. Like many a "dog with a bad name," he was not quite so black as he was painted. The influence of his handsome, cheery nephew had had a wonderful effect upon Mr. Moses. The usury business was a thing of the past, and its loss had cost Mr. Moses a third of his fortune—though, to judge by appearances, he had plenty left. Mr. Moses had "planked" down quite a handsome sum for the Prisoners in Germany Fund, and that that raised him very much in Arthur Augustus' estimation. In fact, he was quite prepared to approve of Mr. Moses.

Mr. Moses was very kind to Arthur Augustus, probably very pleased that his nephew had made such a friend at St. Jim's.

He did the honours of the table with an old-fashioned courtliness that impressed the fastidious youth of St. Jim's very favourably.

Having received warning that Dick was bringing his friend to tea, Mr. Moses had seen to it that the table was well-provided, and the two juniors enjoyed that tea—which certainly beat tea in the study hollow.

Dick, as a matter of fact, was a little worried.

He had no doubt whatever that D'Arcy had fallen into the hands of an unscrupulous sharper, and he wondered what would be the result when Gussy asked the keen old gentleman to sign that precious paper as a "matter of form."

If Gussy had not firmly believed that it was simply a matter of form, he would never have dreamed of asking anybody to sign the paper, certainly; but Gussy's opinion on a business matter was not exactly valuable.

The swell of St. Jim's was not long in broaching the subject.

"I am goin' to ask you to do me a favah, sir," he remarked.

"Please do," said Mr. Moses.

"Would you mind signin' this papah?"

"Dear me!"

"You have a fountain-pen, Julian?"

"Yes," stammered Julian. "But—" Not for worlds would he have wounded the feelings of the noble Arthur Augustus. But—there was a big "but."

"Pway lend it to me."

Julian passed his fountain-pen to Arthur Augustus, who presented it to Mr. Moses along with the document. Mr. Moses looked surprised. He gave D'Arcy one very keen look, but he read only innocence in the aristocratic face of the swell of St. Jim's.

"You sign heah," said D'Arcy. "Of course, it is only a mattah of form."

Mr. Moses smiled.

"May I read the paper first?" he asked, with an irony that was quite imperceptible to Arthur Augustus.

"Yaas, certainly; but it is wathah a bore. I haven't wead it all myself."

"You have signed a paper without reading it?" ejaculated Mr. Moses.

"Yes, it's only an agwement about buyin' furniture, you know."

Mr. Moses unfolded the document, and read it through carefully from end to end. Julian was looking anxious. Arthur Augustus would certainly take a refusal as a rebuff, but equally certain nobody could be expected to sign that precious paper. Dick wondered what his uncle would do.

Perhaps Mr. Moses was puzzled for some moments. He gave D'Arcy a perplexed look, and then smiled at his nephew.

"Do you know much about business, Master D'Arcy?" he asked.

"Nothin' at all," said Arthur Augustus cheerfully. "A chap doesn't need to know much about business to buy furniture, does he?"

"Ahem! You will probably learn something about business before you are through with this matter. The lesson may be valuable."

"Yaas, powwaps. Pass the cake, Julian, deah boy."

Mr. Moses opened the fountain-pen, and signed his name in the place provided. Dick Julian drew a deep breath.

"Quite in order now," said Mr. Moses. "Mr. Sleath will be quite satisfied when you take this paper back to him, and you will receive your furniture."

"Thank you vewy much, sir. Of course, it is only a mattah of form."

"Of course," said Mr. Moses, with a smile.

"Uncle—" began Julian.

"My dear boy, it is all right," said Mr. Moses reassuringly. "As Master D'Arcy remarks, it is only a matter of form."

"Yaas, I told you it was all wight, Julian," said D'Arcy, in surprise. "Have some of this cake, deah boy!"

When tea was over, and the two juniors had taken leave of Mr. Moses, Arthur Augustus and his friend walked to the premises of the Public Benefit Furniture Company, and the agreement was duly handed to Mr. Sleath. That gentleman seemed somewhat surprised to find Mr. Moses' signature upon it, and he examined the signature very carefully. Then he appeared satisfied, and undertook to have the new purchases delivered at St. Jim's on the morrow.

"Wight as wain," said Arthur Augustus, as they left the shop. "The fellahs did wathah well to leave it to me—what!"

"I hope so," said Julian. "But getting into debt to the tune of forty pounds is rather thick."

Arthur Augustus stopped, and stared at him in amazement.

"Gettin' into debt!" he repeated.

"Yes."

"Weally, Julian, you are feahfully ignowant of business mattahs. This is not gettin' into debt. This is hire-purchase."

"What's the difference?"

"I'm afwaid you don't undahstand these mattahs, Julian. Do you think Blake and Hewwies and Dig will wegard me as havin' got into debt?"

"I'm jolly sure they will!"

"Then I shall not mention the awwangement to them, and I wequest you to keep it dark," said Arthur Augustus.

"Upon the whole, those youngslahs might run away with the ideah that it is gettin' into debt—I don't suppose they know much more about business than you do. Pway don't say a word."

"All sercne," said Julian.

"You see, I can easily keep up the payments on my own, and if they run a little, it doesn't mattah. But I weally wish

ANSWERS

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you wouldn't wegard it as gettin' into debt. I have a howwah of gettin' into debt."

Julian smiled, and the subject dropped; and on their way back to St. Jim's, Arthur Augustus' chief topic was his uneasiness as to what had happened to the football team in his absence.

CHAPTER 5.

Mysterious.

TOM MERRY & CO. were in great spirits. The match with Gordon Gay & Co., of Rylcombe Grammar School, was always a tough one. But on this occasion the Saints had beaten their old rivals hands down.

Talbot, on the wing, had been better than ever. Fatty Wynn, in goal, had been an impregnable rock. Only once had the Grammarians got through, while St. Jim's had piled up three goals—two from Talbot, and one from Jack Blake. That result to the match was naturally pleasing to the heroes of St. Jim's. It was not quite so pleasing to the Grammarians, though they took it quite cheerily, like good sportsmen as they were.

After the match the Grammarians were entertained to tea in—and around—Tom Merry's study. Study No. 6, owing to its forlorn condition, was not available. One junior study was not quite large enough for the cheery party; but the juniors were not exacting. Talbot's study, which was next to Tom Merry's, in the Shell passage, was thrown open as well, and then there was the passage, which was wide and airy. In the two studies and the passage, a decidedly merry party gathered, and loud and cheerful voices greeted Arthur Augustus D'Arcy and Dick Julian when they came in.

"Hallo, the giddy wanderer's returned!" said Monty Lowther. "Come and sit on the lineolium, Gussy, and pile in. There's the tail of a sardine left for you."

"Weally, Lowthah—"

"And another for you, Julian. We haven't forgotten you."

"Thanks," said Julian, laughing.

"Not at all. Come on, there's lots of room on the lineolium, but if you would prefer a solid wooden seat, perhaps you wouldn't mind sitting on Skimpole's head."

Skimpole, of the Shell, blinked at the humorous Monty through his big spectacles.

"My dear Lowther," he remarked, "I do not desire to be disobliging, but I fear that it would incommode me, seriously were Julian to seat himself upon my cranium."

Skimpole was never known to see a joke. He looked puzzled by the laughter that followed his remark. Monty Lowther put his hand behind Skimpole's back, and made a motion of winding him up.

"Go on!" he said.

"My dear Lowther—"

"Keep it up, old chap, and mind, no words of less than four syllables," said Lowther. "Gentlemen, Skimpole will now continue his remarks polysyllabically."

"But I had concluded my observations, my dear Lowther," said Skimpole, puzzled. "Pray pass me the figs, Blake. Dear me, how exceedingly careless of you, Blake, to interpolate a fig between my wrist and my shirt-cuff! Owing to its adhesiveness, it is the cause of considerable discomfort."

"Bai Jove, you fellahs seem vewwy mewwy," said Arthur Augustus, finding a seat on a stool in the passage. "How has the match gone?"

"You played us a rather scurvy trick, Gussy," said Gordon Gay reproachfully.

"Weally, Gay, I fail to see—"

"Yes, rather," said Wootton major. "What do you mean by cutting the match. If you'd been in the St. Jim's team, matters would have gone quite differently."

"Then you have won, deah boys?"

"No; we've lost."

"Weally, you duffahs—"

"Ha, ha, ha!"

Arthur Augustus turned his eyeglass witheringly upon Gay and Wootton major.

"Don't mind them, Gussy," said Tom Merry. "We owe you a vote of thanks. You've done jolly well for St. Jim's this afternoon."

"But I have not played for St. Jim's, Tom Mewwy."

"Yes, that's what I mean."

"I wegard you as an uttah ass, Tom Mewwy. I wegard Gay as an ass. I wegard Wootton major as anothah ass."

"Hear, hear!" said Monty Lowther. "The great Gussy regards us all, in his favourite character as an ass."

"You uttah duffah, Lowthah! I did not mean that I was an ass—I meant—"

"Never mind what you meant, old chap; you hit the nail on the head," said Blake. "How has the shopping gone? Have you bought a whole drawing-room suite for that quid?"

"I have purchased the furniture for the study," said Arthur Augustus, with dignity. "It will awwive heah to-morrow."

"Eh? How much?"

"Table, chairs, bookcase, lookin'-glass, soween, carpet, curtains, fire-irons, fendah, kettle, and seweval othah things."

"My only hat! You've got all that for a quid and a tanner!" ejaculated Blake.

"I have got all that, Blake, and I have expended the sovereign. The sixpence remains in my pocket. I need not go into details, as you fellahs don't understand business mattahs. Howevah, the furniture will awwive to-morrow."

Blake stared at his noble chum in amazement.

"Look here, are you pulling my leg?" he demanded.

"Wats!"

"How could you get all those things for a pound?" exclaimed Herries.

Arthur Augustus smiled.

"I simply used my knowledge of business mattahs, Hewwies. As I remarked, you had simply to leave it to a fellah of tact and judgment, and it would be all wight. I decline to go into details. Pass the cake."

"Well you must be a first-rate shopper, if you can furnish a whole study on a quid," said Blake, in perplexity. "Have you been running into debt?"

"I twust, Blake, that you do not think me duffah enough to run into debt?"

"Then I'm blessed if I see how you've done it."

"Naturally, deah boy. You haven't much knowledge of business. Pway leave it to me—it's all wight."

"You haven't been buying new neckties?" asked Herries suspiciously. "We can't furnish a study with neckties."

"Wats!"

"What has the duffer been doing, Julian?"

"Julian was with me when I made the purchases, deah boys. Julian does not know vewwy much about business. I have requested Julian not to tell you anythin' about it, as you don't undahstand business."

"Oh, my hat!" said Blake, and the subject dropped—for the present.

But when the Grammarians had departed, and the chums of Study No. 6 met in that famous apartment to do their preparation, Blake and Herries and Dig wanted to know.

But Arthur Augustus was uncommunicative.

"My deah chaps, I assuah you that you can rely on my tact and judgment," he said. "Pway don't ask questions. I have seen to ewverythin', and the furniture will awwive to-morrow. Let it west at that."

"Which means that you have been done out of the quid, and there won't be any furniture at all," grunted Blake.

Arthur Augustus' reply was worthy of a great statesman.

"Wait and see, deah boys."

And as there was nothing else to be done, Blake and Herries and Digby waited to see.

CHAPTER 6.

More than 'qual to New.

BETTAH go down to the lodge and see Taggles." Arthur Augustus remarked, when the Fourth came out of their Form-room the next day after lessons.

"What the merry dickens do you want to see Taggles for?" asked Blake.

"To see whethah the furniture has awwived."

"Of course it hasn't, duffer. There isn't any furniture."

"Wats!"

Arthur Augustus walked away towards the porter's lodge, with his noble nose high in the air. The want of faith on the part of his chums was exasperating.

"There can't be anything in it," said Digby. "Somebody has swindled Gussy out of the quid, and spun him a yarn, of course."

"Of course," said Blake.

"Hallo! Have the props come yet?" asked Monty Lowther, as the Terrible Three joined Study No. 6 in the quad.

"Gussy's gone to inquire after them," said Blake. "He makes out that he's got a whole supply of study furniture for a blessed single quid. He's been spoofed, I suppose. I've asked Julian about it, but he says Gussy made him promise not to mention anything about his business transactions."

"Well, let's go and see," said Tom Merry. And the juniors followed D'Arcy to the porter's lodge.

Taggles was in his doorway, looking a little cross.

"Which it was a 'eavy load, Master D'Arcy," he said. "Yes, it came a hower ago, and I've took it up to your study—me and Toby, and the man from the shop. Which it was vewwy 'eavy work."

"I twust you are not vewwy fatigued, Taggles," said D'Arcy.

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"Which I'm tired, if that's what you mean, Master D'Arcy. A-carrin' of 'eavy furniture hupstairs at my time of life—"

"Pewwaps you will allow me to bestow a small gwatuity on you, Taggles."

"Thank you kindly, sir."

Arthur Augustus passed a sixpence in Taggles's horny hand. Taggles blinked at it. He had expected half-a-crown at least.

"Wot's that 'ere?" remarked Taggles, in a tone of polite but sardonic inquiry.

"It is a sixpence, Taggles. I wegwet that the state of my funds do not allow me to present you with a largah gwatuity. However, I am suah you will take the will for the deed."

"In a legal sense, a will is a deed," remarked Monty Lowther solemnly. "You must look on the matter in a legal sense, Taggles."

Taggles grunted and retired into his lodge. Arthur Augustus turned his eyeglass upon his astonished chums.

"The furniture has awvived," he said. "We had bettah go to the study and see it."

"Well, my hat!"

"There is nothin' to be surprised about, Blake. I told you several times that it was comin'."

The juniors hurried back to the School House, and hurried up to the Fourth-Form passage. Blake threw open the door of Study No. 6.

The furniture was there.

There was no doubt about that. There it was—piled and stacked in the study, nearly filling it. The juniors stared at it blankly. It was not best-quality furniture—indeed, it was somewhat of the "cheap and nasty" variety; but it was certainly quite good enough for a junior study, and looked decidedly bright and new. And the quantity of it was amazing. How D'Arcy had purchased it for a pound was a deep mystery. Its value merely as firewood must have been very near a sovereign, the juniors thought.

"Looks wathah nice, what?"

"Where did you get it?" yelled Blake.

"Bought it, deah boy."

"Then you owe the money for it," said Dig. "Why, that lot must have cost ten or fifteen pounds."

"Ten or fifteen wats," said Arthur Augustus warmly.

"You have not the slightest ideah of the value of furniture, Dig."

"Do you mean to say it cost more than fifteen pounds?" exclaimed Blake, aghast.

"I don't mean to say anythin', deah boy," chuckled Arthur Augustus. "I have we-furnished the study as awvanged, and that is all there is about it."

"But furniture has to be paid for."

"That's all wight."

"Look here, Gussy," said Tom Merry seriously, "you must have got pretty deep in debt over this. You'd better tell us all about it, and we'll all lend a hand getting you out of it."

"Wats!"

"Gussy, you ass—" began Herries.

"I wefuse to be called an ass, Hewwies. The things are heah, and we had bettah get them awvanged, instead of wastin' time talkin'."

"Well, that's a good idea," said Monty Lowther. "I wonder whom they belong to, though."

"Ha, ha, ha!"

"They belong to us, you duffah! I wepeat that I purchased them, and they are our pproperty."

"Did Julian lend you the money?" exclaimed Blake, struck by a sudden suspicion.

"Certainly not."

"Did you get that tenner from your pater after all?"

"My pater has wefused to shell out."

"Then how on earth did you bag all these things for a pound?" roared Blake.

"Owin' to my remarkabke knowledge of business, deah boy."

And Arthur Augustus steadfastly declined to make any further explanation.

Still, it was certain that the furniture was there—however it had been come by. It was amazing, but it was a fact. And Blake & Co. proceeded to arrange it in the study, willingly assisted by the Shell fellows.

The news of the new-furnishing of Study No. 6 spread, and juniors came from far and wide to watch them.

There were many admiring remarks from the crowd in the doorway, as the study was got "to rights."

Certainly No. 6 looked quite a new study, when D'Arcy's purchases were properly arranged. The carpet was spread over the bare floor, and though a fastidious taste might have regarded it as gaudy, perhaps even glaring, it undoubtedly made the study look very bright. Monty Lowther, indeed, said it was dazzling, and he affected to shade his eyes when he looked at it.

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The looking-glass was reared over the mantelpiece, and nailed there securely—with plenty of nails. The bright gilt frame was quite startling.

The bookcase took the place of the old bookcase wrecked by the ragers the week before. By standing it firmly against the wall, it stood quite upright, and the doors would open and shut. With much satisfaction the juniors packed their books and papers away into it.

The table was, perhaps, a little large for the study; but D'Arcy pointed out that that made it all the easier for four fellows to work on it at once. The chairs, shiny with varnish, took up a good deal of room, but then, there would now be two extra chairs for visitors, both of which could be sat upon—a great improvement upon the single visitors' chair with a "gannym" leg of previous times.

When all was finished, there were seven grubby juniors, but the study looked spick and span as a new pin.

"Have ye come into a fortune?" Reilly of the Fourth inquired. "Sure that little lot must have cost a fiver."

"Five or six pounds, I should say," concurred Kerruish.

"Ten, very likely," said Ray.

Arthur Augustus smiled superior. But he did not enlighten the innocent youths. They would have been staggered to discover that the furniture in Study No. 6 had cost over forty pounds—one in cash, the rest on the instalment system.

"Wathah nice, what?" said Arthur Augustus. "Bai Joye, I wequiah a wash after that. But the study looks wippin'."

"Oh, ripping!" said Blake. "All serene till the bill comes in."

"Ha, ha, ha!"

"The bill will not come in, you duffah! There is no bill to come in."

"Then I can only conclude that you haven't come by it honestly, Gussy," said Blake, with a shake of the head. "Whom have you been burgling?"

"Wats!"

And Arthur Augustus departed to wash off the dust, and brush his clothes. When he came back to the study, he had another brilliant idea. He brought a letter in his hand.

"The patali has turned up twumps, aftah all," he said.

"Fiver or tenner?"

"Neithah, I am sowwy to say. He remarks that fivahs are growin' scarceah in war-time, but he has sent me two pound notes. Undah the ciros, I wegard a house-warmin' as the wproph capah."

"Not a bad idea," said Blake. "See if you can buy the tuck as cheap as you did the furniture."

"Ahem! I am aswaid that would be impossi. My idea is to expend this two pounds on a wippin' house-warmin' the day Cousin Ethel comes."

"Hurree!"

And the motion was carried nem. con.

CHAPTER 7.

The Calm Before the Storm.

P UZZLED as the chums of the School House were by D'Arcy's remarkable bargain in furniture, the matter did not occupy their minds long. They expected a bill to come in from somewhere—but no bill came.

Apparently Arthur Augustus had—wonderful as it seemed—secured that tremendous supply of things for the humble sum of one sovereign. The chums could not understand it; but they gave it up. The study was decidedly more comfortable now that it was furnished, and it was in a fit state for Cousin Ethel's visit.

Mysterious as Gussy was about his curious business transaction, Blake and Herries and Dig felt that they had nothing to complain about. The furniture was perhaps of a showy and not-too-well-made variety, but Study No. 6 was beyond all question the best furnished in the passage. Cousin Ethel was certain to be surprised and impressed when she came. Indeed, for the first time the juniors felt that they had an apartment which was really worthy of Cousin Ethel.

Then there was the house-warming to be considered.

All the Fourth Form agreed that a house-warming was a ripping idea. Everybody promised to come—indeed, invitations were anticipated, and taken for granted. Kangaroo of the Shell remarked that on such an occasion it was everybody's duty to play up, and everybody seemed perfectly willing to do his duty. There was no need of compulsion; there were no shirkers. When the house-warming came off the School House juniors were certain to roll up as one man.

Supplies upon an unusually large scale would be needed, and Arthur Augustus debated in his mind whether they could be bought on the hire-purchase system. That system seemed to him about the best system that ever was thought of. On



"I—I'd like to help, as—as I'm coming to the house-warming," said Figgins. "Then you can polish the grate if you like," said Arthur Augustus. Figgins' face was a picture, for a moment, and Blake and Herries and Dig burst into a chuckle, but Figgy was a man of his word, and he set to work heroically to polish the grate.

(See Chapter 7.)

the Wednesday following his purchase at Mr. Sleath's the first payment became due, and Gussy thought of sending it out of his remittance. But the remittance was wanted for the house-warming, and a good deal more, too, so he did not bother. It was a matter of no moment at all, for had not Mr. Sleath informed him that he could pay when he liked, and that the Public Benefit Furniture Company never pressed for payment? If they pressed for payment, and worried a chap, they had no right to the title of Public Benefit Furniture Company. And the good-hearted swell of St. Jim's would certainly never have suspected any company of assuming a title it had no right to.

Arthur Augustus decided to make two payments at once on the following Wednesday, which, of course, would come to exactly the same thing. If money happened to be "tight" on that Wednesday, why, he would leave it over, and make these the next week all at once. In case of dire necessity, he would leave the whole matter over till next term. That was the beauty of the hire-purchase system—as Arthur Augustus regarded it. You made the payments when you liked and how you liked, and there was no bother at all.

Having dismissed that trifling matter from his mind, Arthur Augustus gave all his attention to preparations for the house-warming.

Small remittances had dropped in for Blake and Herries and Dig, and they were pooled with Gussy's two pounds. As the chums were certain to have a whole passagell of guests, financial resources would be strained to the utmost. Moreover Cousin Ethel was bringing two friends with her—Dolores Pelham and Marjorie Hazeldene—so the occasion was really unique. The Terrible Three insisted upon standing their whack, and Talbot of the Shell echoed their insistence, and, upon due consideration, they were allowed to have their way. Certain small loans were also raised in the Fourth, to be repaid out of future remittances. So when the chums of No. 6 went out shopping on Saturday morning they had quite a considerable sum to expend, and a satisfied feeling that full justice would be done to the occasion.

"Letter for you, Gussy!" Tom Merry called out, as the four juniors came back from the tuck-shop laden with parcels after lessons on Saturday.

"Thank you deah boy! No time to wowwy about lettahs now!"

"Well, here it is, fathead!"

Tom Merry took the letter from the rack and tossed it to Arthur Augustus. The swell of St. Jim's slipped it carelessly into his pocket and went on to the study. The parcels were

THE GEM LIBRARY.—No. 426.

NEXT
WEDNESDAY

"THE ELEVENTH MAN!"

A Magnificent New, Long, Complete School Tale of
Tom Merry & Co. By MARTIN CLIFFORD.

deposited on the table. Figgins of the Fourth looked in, with a slight colour in his rugged face.

"You here, Gussy? I say, somebody—ahem!"

"Yaas!"

"Somebody ought to go to the station and meet Cousin Ethel."

"That is all awwanged, Figgins."

"Oh! I—I was going to offer to go."

"Thank you vewy much; but it won't be necessawwy to trouble you."

"It wouldn't be a trouble," said Figgins. "I—I'd like to help, as—as I'm coming to the house-warming."

"If you would weally like to help, Figgins—"

"Yes, yes!"

"Sure it won't be too much trouble?"

"Not at all!"

"Then you can polish the gwate, if you like," said Arthur Augustus. "The gwate does not do the studay justice, with all this splendid new furniture. You will find the blacklead and wags and things in the box in the bottom of the cupboard."

Figgins' face was a picture for a moment, and Blake and Herries and Dig burst into a chuckle. But Figgys was a man of his word, and he set to work heroically to polish the grate.

"What about that letter, Gussy?" asked Blake.

"That's all wight. I'll wend that aafh the house-warmin'."

"Might be a remittance. With a little more tin it would run to meringues and another pineapple."

"Bai Jove! I nevah thought of that! I'll open it at once!"

Arthur Augustus fished the letter out of his pocket and slit the envelope. He was somewhat surprised to see "The Public Benefit Furniture Company" printed in large letters on the paper inside. He wondered what Mr. Sleath could have to write to him about.

His chums watched him. As Blake had said, if there was a remittance in the letter it would run to meringues. So it was important.

Evidently there was no remittance in the letter. Arthur Augustus' face changed in expression.

It changed, and changed again. His chums watched him in astonishment. The rapid changes in Gussy's face were really quite entertaining. Perplexity, surprise, amazement, indignation, wrath, and then utter consternation were depicted there in turn. He found his voice at last.

"Bai Jove!"

"Bad news?" asked Blake. "Anything happened to old Conway?"

"No, no!"

"Then what's the matter?"

"The—the matteh?"

"Yes."

"Nothin'!" said Arthur Augustus, with an effort.

"Bow-wow! If nothing's the matter, what are you looking like a boiled owl for?" demanded Blake.

"I wewuse to be compared to a boiled owl, Blake!"

"What's in that letter?"

"Pwaw don't ask questions, deah boy! It—it's all wight; but you—you wouldn't undahstand."

And, to avoid further questioning, Arthur Augustus quitted the study abruptly. Blake & Co. stared at one another blankly.

CHAPTER 8.

A Bolt from the Blue.

THE preparations for the house-warming went on minus Arthur Augustus D'Arcy. There were many hands to make light work, so it did not really matter. For a time the swell of St. Jim's had disappeared from public view. He had retired to a secluded spot under the old elms to re-read the letter, and re-re-read it, and ponder over it, and wonder what on earth it meant.

For the letter was decidedly surprising. A bolt from the blue could not have astonished Arthur Augustus more. It blue could not have astonished Arthur Augustus more. It disclosed the hitherto unsuspected fact that the hire-purchase system was not always and invariably the easy-going and beneficial institution he had supposed. For the letter ran:

"The Public Benefit Furniture Company,
"Sharp Street, Wayland.

"Sir,—We beg to draw your attention to the fact that the payment of 10s. (ten shillings), due on Wednesday, was not forwarded to us, (ten agreed). We beg further to point out that, under the conditions of the agreement, as enumerated on the copy in your hands, the whole sum, £40 15s., minus the sum of £1 paid in deposit, becomes due immediately in default of regular payment of the instalments. We shall

THE GEN LIBRARY.—No. 426.

therefore be obliged by your remittance of the sum of £39 15s. at your earliest convenience.—We are, Sir, yours faithfully,
"THE PUBLIC BENEFIT FURNITURE CO.
"p. J. Sleath."

Arthur Augustus gazed at that startling letter as he might have gazed at the face of a Gorgon, had it risen suddenly before him.

So far from being in a position to forward a remittance of £39 15s. to that misnamed Public Benefit Company, he was not in a position to forward thirty-nine pence! He was not in a position to forward anything at all, all his cash having been expended and his future remittances for some time being booked to liquidate certain little debts contracted in the Fourth. The expense of the house-warming left him "stony"—worse than stony, in fact. But that made little difference, for, of course, he never had such a sum as thirty-nine pounds at any time.

"Bai Jove!" ejaculated Arthur Augustus, in utter dismay. "What the dickens does it mean? The chap seems to have forgotten that he told me the payments could be made at my own convenience, and that he nevah pwessed a customah for money. What a wotten bad memwory for a business man!"

Arthur Augustus felt decidedly uneasy and worried. Mr. Sleath had evidently forgotten his own statements. Certainly they had been made by word of mouth, and were not embodied in the written agreement. But as far as Arthur Augustus could see, that made no difference. A man's word was a man's word, whether it was written down or not, surely!

And then that condition in the agreement about the whole sum becoming due at once in default of regular payment. He hadn't seen it; he had cast only a careless glance over the mass of small print on the paper.

He opened his pocket-book and took out the agreement and read it through. It was a copy of the agreement in Mr. Sleath's hands. Yes, there it was in plain print. The condition was stated in full, in somewhat confusing language and in small print. But there it was! Reading it through carefully, he could not doubt it. There it was!

"But it's wotten!" murmured Arthur Augustus. "Afiah what he said, he can't hold me to that as a man of bonah. I shall speak to him vewy plainly about this. Pwawps I had better see him at once; this is wathah a wowwy to have on a chap's mind durwin' a house-warmin'."

He looked at his watch. It was half-past two, and Cousin Ethel and her friends were arriving by the three p.m. at Rylcombe. Arthur Augustus was to have led a special party to the station to escort the ladies to the school.

He put the agreement and the letter in his pocket, and with slow steps and a troubled face returned to the School House.

Blake & Co. were very busy in Study No. 6, and Figgins had polished the grate till it shone like a new shilling. He had also polished his hands and nose and collar, to judge by appearances.

"Well, how do you like it?" said Figgins.

"Wotten!" said Arthur Augustus dismally. He was thinking of the matter that was weighing on his mind.

"Well, I like that!" said Figgins warmly. "I don't see how I could have made it look any brighter. I know I've jolly well slogged at it."

"Eh?"

"Why, you can see your face in it!" said Figgins indignantly. "Not that that improves it, by any means, but you can."

"I—I was not alludin' to the gwate, deah boy; I was thinkin' of somethin'." Yaas, it looks wippin'. Thank you!"

"Oh, not at all!" said Figgins, mollified. "But I really think I've made it look rather decent, you know. I think Ethel will notice it."

"Yaas, pwawps. I suppose you feel too tired to go to the station to meet my cousin, Figgay—"

Figgins jumped.

"Not a bit of it. I'll go with pleasure."

"Then you may as well go, deah boy. I find I have anothah engagement. If I am not back by the time Ethel comes, Blake, pwaw look aafh her."

"Where on earth are you buzzing off to, just before the house-warming?" exclaimed Blake, in astonishment.

"Nothin'—only a little matteh of business. I twust I shall be back by the time they awyive heah."

"But look here, Gussy—"

"I am sowwy I have no time to spare, Blake."

Arthur Augustus hurried out. Figgins had already rushed away to remove the traces of the blacklead. Blake and Tom Merry were going to the station, too, and Tom was already waiting in the doorway. Blake came down in his best topper and joined him, looking a little worried.

"Have you seen Gussy?" he asked.

"Yes; he went out a minute ago. There he is, wheeling his bike out," said Tom. "He isn't going to the station on a bike, I suppose? We've lots of time."

"Gussy!" shouted Blake.

Arthur Augustus did not hear. At all events, he did not heed. He wheeled his machine out of gates and vanished.

Figgins joined the two juniors in the doorway, looking in great spirits.

"Ready when you are!" he said. "I'm coming, instead of Gussy. He asked me. I'll just cut across to the New House for a topper."

"Isn't Gussy coming to the station?"

"He says he's got another engagement," said Blake. "He had a letter, and looked as if he'd had a cricket-ball in the chivvy. Something's gone wrong, I suppose."

"Phew! Something about the bill for the furniture?"

"I don't know. I shouldn't wonder."

"He must owe the money for it," said Tom.

"I—I suppose so. Blessed if I can make it out! Anyway, it's time we got off to the station."

Tom Merry and Blake and Figgins started for the station. Nothing was to be seen of Arthur Augustus.

The three juniors arrived in Ryecombe in good time, and waited on the platform for the incoming train. And there was a general brightening of faces and raising of hats when the train came in, and Cousin Ethel stepped out, with Dolores and Marjorie.

The three girls looked very bright and cheerful. And the three juniors felt decidedly proud of themselves as they escorted the charming trio to St. Jim's. They talked cheerily on the way, and Arthur Augustus and his mysterious engagement were quite forgotten.

And, meanwhile, Arthur Augustus was scorching to Wayland town on his bike, with a frown upon his noble brow, and a deep worry in his breast.

CHAPTER 9.

Shown Out!

MR. SLEATH was in his little office in the dim recesses of the furniture establishment. He rose and smiled and bowed, with a somewhat peculiar expression in his sharp eyes, as Arthur Augustus entered.

The swell of St. Jim's was a little breathless. He had ridden fast and hard, in his anxiety to have that troublesome matter settled at once.

"Pray sit down, my dear sir," said Mr. Sleath, offering a chair.

D'Arcy sank into the chair.

"You have called to settle that little matter?" smiled Mr. Sleath.

"Yaas."

"Very good! I will make out the receipt."

"I have not called for a receipt, Mr. Sleath," said D'Arcy sternly. "I am not in a posish to make any payment."

"Ahem! You are aware that, under the conditions of the agreement, you owe the company thirty-nine pounds fifteen shillings?"

"I was not awah that that condish was in the agreement at all."

"You were at liberty to read it," suggested Mr. Sleath politely.

"Yaas. I undahstand now what Mr. Moses was dwivin' at," said Arthur Augustus. "He said a chap should always read anythin' he signed."

Mr. Sleath smiled.

"However, that is not the point," said D'Arcy. "I have called to remind you of the terms undah whic' I purchased the goods, Mr. Sleath. You will wemembah tellin' me that the company nevah pwessed for payment."

"Quite so!" said Mr. Sleath. "The company offers better terms than any other company in the business. The payment was due last Wednesday. You have been given two clear days to make the payment, over and above the legal term. To-day is Saturday. Naturally, the company cannot wait for ever."

"But you said that I could make the payments when convenient."

"Within a reasonable time—yes. Two extra days is a reasonable time."

"I do not regard it in that light."

"I am sorry," said Mr. Sleath politely.

"The fact is, I cannot pay you anythin' at present. Next week, pwewaps, I shall be able to pay ten shillin's."

Mr. Sleath rubbed his oily hands.

"I am afraid that will not do, my dear sir. I fear that the rules of the company will not allow it. I am simply the manager, and have no voice of my own in the company's

affairs. I am afraid I must ask you to forward thirty-nine pounds fifteen shillings by Monday at the latest."

"Imposh! I am quite stoney."

"You mean that you will not be able to meet the payment?"

"Quite imposh."

Mr. Sleath shrugged his shoulders.

"Then the company will have to take other steps," he remarked.

"Bai Jove! You're not weally thinkin' of takin' the things back?" ejaculated Arthur Augustus, in dismay.

It was dismaying enough to think of Study No. 6 shorn of its new splendour; but the remarks the other fellows would make!

But Mr. Sleath shook his head.

"The furniture is your property, my dear sir," he replied. "As a last resource, we might take it back. But it will not be necessary. The company prefers to recover the money."

"But I haven't any money!"

"That is a matter of small moment."

"If you are thinkin' of applyin' to my patah—bai Jove!" said Arthur Augustus almost shivered as he thought of what his pater would think of the transaction.

"Weally, Mr. Sleath, that would not be playin' the game!"

"Your father is not responsible for a debt of this kind, Master D'Arcy. I should not think of applying to him."

"Debt!" repeated Arthur Augustus. "But it isn't a debt. I vewy carefully awvanged not to get into debt."

"Ahem!"

"It appears to me that you have deceived me, Mr. Sleath," said Arthur Augustus, rising indignantly. "I refuse to have anythin' more to do with you. You can take the things away, and I will stand bein' chipped by the fellahs."

"The company prefers that the money should be paid," said Mr. Sleath calmly. "As a generous concession, the company will allow you until Wednesday to pay the money."

"I shall be just as stoney on Wednesday as I am now."

"It does not matter. The security is perfectly good."

"The—the security!" stammered Arthur Augustus.

"Yes, Mr. Moses."

Arthur Augustus gasped.

"But Mr. Moses has nothin' whatever to do with it!"

"I think he has a great deal to do with it," smiled Mr. Sleath. "He has signed the paper accepting the responsibility of the debt. He has given his security, as we call it, for the payment."

"But he signed that papah only as a mattah of form."

"Quite so; and as another matter of form, he will pay the money unless it is paid by you!"

"But—but you assumed me that it was only a mattah of form!" stammered the unhappy swell of St. Jim's. "I assumed Mr. Moses that his signature was only wquired as a mattah of form, and that he would not be called upon to pay anythin'!"

Mr. Sleath laughed outright.

"I can assure you, Master D'Arcy, that Mr. Moses knew perfectly well what he was signing. He knew that he would be responsible for the money if you did not pay it. I concluded from the fact that he signed the paper, that he was satisfied that you had sufficient resources to meet it."

"But I haven't any wresources at all, only tips from my patah."

"I fancy Mr. Moses knows his business. At all events, he will be called upon to pay."

"He will wrefuse, as he only signed the papah as a mattah of form."

"If he should refuse, he would be sued in the County Court."

"Bai Jove!"

"But rest assured that he will not refuse. He knew what he was committing himself to. He will send a cheque at once, and doubtless settle the matter with your father!"

"Bai Jove, the patah would cut up wusty if he were called upon to pay neahly forty pounds—in war-time. He would wrefuse."

Mr. Sleath glanced at his watch.

"I am sorry, I am rather busy this afternoon, Master D'Arcy. Please let me receive your remittance on Wednesday, otherwise Mr. Moses will hear from us. Good-afternoon!"

Arthur Augustus trembled with anger.

"I refuse to allow you to approach Mr. Moses on the subject!" he almost shouted. "Why, he will think I was spoofin' him!"

"Good-morning!"

"I werged you as a wascally swindlah!"

"Good-morning!"

"I werged you with uttiah contempt!"

"Porkins, show this young gentleman out!"

A rough-looking man in a green baize apron came up, and

THE GEM LIBRARY—No. 425.

ouched Arthur Augustus on the elbow. The swell of St. Jim's started back.

"Don't touch me, you wuffian. I am goin', Mr. Sleath. Wembah that I regard you as a wassally, wotten swindlah!"

And Arthur Augustus stalked away down the shop, bumping into several articles of furniture on his way in his excitement. Mr. Sleath smiled, and Perkins grinned. Breathing wrath and indignation, Arthur Augustus shook the dust of the Public Benefit Furniture Company from his feet, and dragged his bike out into the road.

He mounted, and rode away for St. Jim's, driving hard at the pedals, as some relief to his pent-up wrath.

But before he reached the school, his pace slackened down.

What was he to do? That question hummed and buzzed in his brain. He could not let Mr. Moses be asked to pay the money—that was impossible. Mr. Moses was almost a stranger to him. Now that he understood what kind of a "matter of form" signing that precious paper was, Arthur Augustus realised what a tremendous cheek he had had in asking the old gentleman to sign it. He blushed as he remembered it, and he could not help wondering, too, why Mr. Moses had acceded. As a business man, Mr. Moses must have known what he was committing himself to. Why had he done it? True, he had remarked that D'Arcy would probably learn something more of business matters before he had finished his dealings with the Public Furniture Company. Had he supposed that the junior could get money from his parents when Mr. Sleath started worrying him for it? Probably. In any case, it was impossible to let Mr. Moses be asked for the money. D'Arcy felt hot all over at the bare thought of that.

But the only alternative was to pay it himself! Thirty-nine pounds, fifteen shillings, in a few days' time! The mere thought of that was stunning. To ask his father for such a sum was impossible—still more impossible that his father would send it to him.

What on earth was to be done?

It had been some relief to call Mr. Sleath a swindler. But it did not help him out of the difficulty. What was to be done? That was the question.

And Arthur Augustus was still grappling with that knotty problem, when he arrived at St. Jim's, and found the house-warming in full swing.

CHAPTER 10. The House-Warming.

COUSIN ETHEL looked a little anxiously at Arthur Augustus when he came into Study No. 6.

Arthur Augustus had determined that he would not allow the spirits of the merry party to be dashed by his private troubles, and he resolved to go through the house-warming with a sunny brow and a smiling face.

But, in spite of himself, he could not quite keep from his face, at times, the cloud that was brought there by his harassing thoughts.

But the girl, though she could see that something was amiss with her cousin, had little opportunity of speaking to him.

Study No. 6 was crowded.

Kerruish, next door, had turned his study into an additional room for the party, and so had Lumley-Lumley, further along. There was also a table in the passage, and an endless array of chairs and stools.

Everybody seemed to have come. Trimble of the Fourth was vying with Fatty Wynn in his inroads upon the good things. Levison and Crooke had both turned up—which was pretty cool, considering that they had been the wreckers of Study No. 6, and caused all the trouble of the new furnishing.

But in the presence of Cousin Ethel and Marjorie and Dolores they could not be treated as they deserved, and, moreover, Blake & Co. did not want to mar the jollity of the great occasion. So nothing was said to Crooke or Levison.

Crooke came chiefly out of impudence; but Levison was hard up, as usual, and glad of the free tea.

THE GEM LIBRARY.—No. 426.

He did it full justice, and he nodded affably to Arthur Augustus, and made cheery remarks to Blake, quite heedless of the stares he received in response.

Never had there been such a house-warming in the School House; and everybody agreed that it was ripping. The unfortunate Arthur Augustus was the only fellow who did not find it ripping.

The secret trouble preying on his mind banished all the merriment from him. But he strove hard to be cheerful.

In Study No. 6 itself, were the select guests—the cream of the cream, so to speak—such as the Terrible Three, and Talbot, and Figgins & Co. Figgins was placed between Cousin Ethel and Dolores, and Arthur Augustus was specially concerned with looking after Marjorie Hazeldene. At any other time, Arthur Augustus would have enjoyed it, for he was a born ladies' man, and delighted to bask in the smiles of the fair sex. Just now he was somewhat absent-minded. But he looked after Marjorie with great care, and talked to her about her school, Cliff House, and about Greyfriars, which was near Cliff House.

"It's aw'f'ly wippin', for you to come here, Miss Moses," said Arthur Augustus, breaking a silence which had fallen upon him for some minutes, during which he was inadvertently thinking of Mr. Moses' face when he should receive a bill from the Public Benefit Furniture Company.

Marjorie looked up in astonishment.

"My name is not Moses," she said.

Arthur Augustus stammered.

"Sowwy. I—I meant Miss Sleath—I—I was thinkin'—that is to say—yaas—ahem!"

Marjorie wondered whether the ginger-beer had got into the noble head of the Honourable Arthur Augustus.

"I was staying with Ethel," she explained. "So was Dolores. We were very pleased to come. Tom Merry has told me about the wonderful way you furnished the study. You must be very clever at shopping!"

Arthur Augustus groaned involuntarily.

"Are you ill?" asked Miss Hazeldene anxiously.

"Nunno! I—I was thinkin'. May I pass you some of the deferred payments, Miss Moses—I mean, the jam-tarts?" stammered Arthur Augustus.

"Yes, please," said Miss Hazeldene demurely.

Arthur Augustus absently passed the ginger-beer instead of the tarts. It was evident that his thoughts were elsewhere.

Blake passed the tarts, staring at his noble chum.

"What's the matter with you, Gussy?"

"Matah, deah boy?"

"Yes, duffer!"

"Nothin'."

"Then what are you dreaming about?"

"I am not dreamin'. I was thinkin' of that wottah—I mean, I was not thinkin' at all. It will turn out all wight somehow!"

"What will?" demanded Blake, in astonishment.

"Nothin'."

Blake gave him an expressive look, but did not pursue the subject just then. He was determined, however, to "have it out" with Gussy when the house-warming was over. It was pretty evident that there was something wrong.

"You are not eating anything, Arthur," said Cousin Ethel, in a low voice a little later.

"Bai Jove, no!" said D'Arcy.

"I had quite forgotten!"

"You are very deep in thought,"

said Dolores, her dark eyes resting curiously on Arthur Augustus' flushed face.

"I have been watching you for five minutes, and you have been looking quite wrinkled."

"And you have poured ginger-beer into my cup instead of tea," said Miss Pelham mercilessly.

"Oh, gweat Scott! I'm aw'f'ly sowwy! The—the fact is, Miss

Moses—"

"What!"

"I—I mean, Miss Furniture—that is to say—I—I beg your

pardon—" Poor Gussy's face

was crimson. Strive as he would,

he could not keep Mr. Moses and

that haunting furniture out of his

mind.

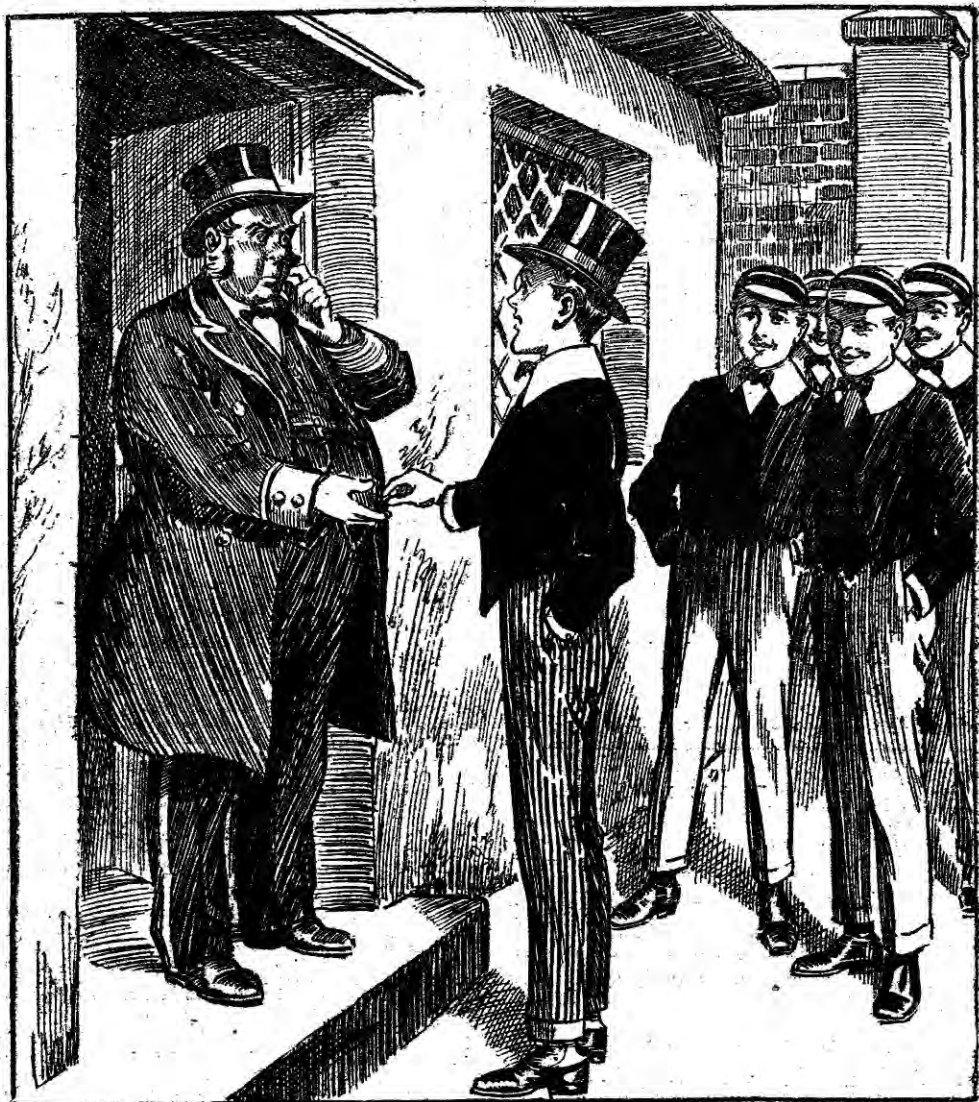
"Speaking of the furniture,"

said Dolores calmly. "How beautifully

you have arranged the

study! It is quite delightful!"

TUCK HAMPERS
FOR READERS OF
THE
BOYS' FRIEND
ONE PENNY.
OUT TO-DAY!



Arthur Augustus placed a sixpence in Taggles' horny hand. "Wot's that 'ere?" remarked Taggles, in a tone of polite but sardonic inquiry. "It is a sixpence, Taggles. I wogwat that the state of my funds do not allow me to present you with a larger gratuity. However, I am suah you will take the will for the deed." (See Chapter 6.)

"Yaas, isn't it?" said Arthur Augustus.
 "Especially the looking-glass. It is very striking," said Dolores, with a glance at it. There was no doubt that the mirror was striking. The gilt on the frame was not only striking—it was positively glaring.
 "Yaas, we thought it was wathab nobby," said D'Arcy, who would never have suspected a girl of "pulling his leg."
 "I'm glad you like it, Miss Sleath."
 Cousin Ethel compressed her lips slightly, and Dolores, who was about to make some more mischievous remarks, refrained.

There was a buzz of voices from the passage.

"Speech!"

"You hear, Gussy?" said Tom Merry. "You haven't forgotten that it's your duty to make a speech."

"Bai Jove!"

"As founder of the feast, you know."

"Yaas, certainly. I shall be vewy pleased." As a rule Arthur Augustus was quite pleased to make a little speech. At the present moment his thoughts were wool-gathering. But that could get be helped.

"Well, get on your legs," said Blake. "You don't make a speech sitting down."

Arthur Augustus rose. Monty Lowther kindly slipped a jam-tart on his chair, all ready for him when he sat down again.

"Ladies and gentlemen——"

"Hear, hear!"

"Pass those cream puffs!"

"It is with vewy much pleasure that I see so many twuo friends gathered wound on this auspicious occasion. Our little house-warmin' has been especially honahed by the gwacious presence of thwce charmin' ladies——"

Loud cheers!

"Undah the circe, I feel bound to say— Gwooooooh! Stop twicklin' that gingah-beer ovah me, Lowthah, you ass!"

"Hear, hear!"

"I feel bound to say that—undah the circe—this is—is—is a most auspicious occasion. The presence of so many honahed and distinguished guests makes me feel that—that it is—a—an auspicious occasion. I am glad to see so many mewwy faces gathahed wound the festive board, and in the festive passage—"

"Hear, hear!" and laughter. And a still small voice from Fatty Wynn:

"Pass the tarte, Piggy!"

"This most auspicious occasion," resumed Arthur Augustus, trying to collect his thoughts, "is—is—is—"

"An auspicious occasion," suggested Monty Lowther, helping him out.

"Yaas, exactly."

"Ha, ha, ha!"

"I trust that on many othah occasions we shall see the same honahed company gathahed wound Mr. Moses—"

"What!"

"I—I mean gathahed wound us in this studay," said Arthur Augustus hastily. "Mr. Moses, of course, has nothing to do with it. I trust, ladies and gentlemen, that we shall all meet again in the furniture-shop—"

"Eh?"

"My hat!"

"I mean in the studay, and—and— Bai Jove, I have forgotten the west!"

"Ha, ha, ha!"

"Hear, hear!"

Loud cheers as the founder of the feast sat down. There was a quohel as the founder of the feast sat on the jam-tart.

Arthur Augustus rose again rather hurriedly.

"Sit down!" said Blake. "You've finished!"

"I have sat on a wotten tart!"

"Oh, crumbs!"

"I wegard such a twick—"

"Shush! Lowther's speaking!"

Monty Lowther was on his legs.

"Ladies and gentlemen, you have heard the telling and well-connected speech of our distinguished friend and host, the Honourable Adolphus Augustus—"

"Hear, hear!"

"Gwoogh!"

"That speech was what we expected of our distinguished friend. The allusion to Mr. Moses was in his best oratorical style—"

"Ha, ha, ha!"

"I wegard you as an ass, Lowthah! I firmly believe you placed this wotten tart on my chair!"

"In the name of the ladies and gentlemen present, I assure our distinguished host that we fully reciprocate his generous sentiments, and trust that we shall meet again, either in the furniture-shop, as he so well puts it—"

"Ha, ha, ha!"

"Or elsewhere. Gentlemen, charge your glasses, not forgetting the tea-cups, or, in cases of necessity, saucers. To our noble host, and may his shadow never grow whiskers, and may he always be attended by such eminent success in furniture-dealing."

The toast was drunk with much enthusiasm. Everyone was laughing, excepting Arthur Augustus, who was busy with the tart. The tart kept Arthur Augustus too busy to acknowledge the toast, and, fortunately, the merry laughter drowned his whispered promise of a "feahful thwashin'" to the unknown person who had placed it on his chair.

The house-warming was voted a tremendous success. When the celebration was over a choice party escorted the three girls to the Head's house, but Arthur Augustus did not join them. Left alone in the study, amid the remains of the feast, the swell of St. Jim's sat down, with a lugubrious brow.

"Oh, bai Jove!" he murmured. "What evah—what evah am I goin' to do?"

CHAPTER 11.

D'Arcy Declines to Explain.

"**N**OW, Gussy!" Tom Merry & Co. all made that remark together, when they came back into Study No. 6 a little later. Arthur Augustus endeavoured to greet them with a cheerful grin, but the cheerful grin was a failure.

"Now, we've got a bone to pick with you," said Jack Blake.

"Yaas, deah boy!"

"What's the matter?"

"Nothin'."

"We want to know what the trouble is," explained Tom Merry.

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ARE YOU READING PROSPER HOWARD'S SCHOOL STORIES IN "CHUCKLES," 1st?

Merry. "We're all going to put our heads together, and get you out of it."

"Weally, Tom Mewwy—"

"Make a clean breast of it," urged Manners.

"Weally, Mannahs—"

"I suppose it's the bill for the furniture, at last," said Blake.

"Is that it, Gussy?"

"Weally, Blake—"

"We shall all whack out and settle it," said Digby. "If you've run up a fearfully big bill, we shall have to manage it somehow. But let's know the particulars. We're not going to scalp you, Gussy. We knew you would put your foot in it if we trusted you with the job."

"Weally, Dig—"

"But for goodness sake get it off your chest," said Herries. "You've made the girls think you're wandering in your mind. Ethel is quite anxious about you!"

"Bai Jove!"

"Well, get it out," said Blake.

"Pway don't bothah, deah boys. Pway there is wathah a small worry on my mind, but you fellahs couldn't help. Pway don't worry!"

Blake looked exasperated.

"Where did you buzz off to this afternoon?" he demanded.

"To Wayland."

"What for?"

"On business."

"About the furniture?"

"Pway don't ask questions."

"What have you been babbling about Mr. Moses for?"

"Wats!"

"He can't have been borrowing money of Moses," said Tom Merry reflectively. "The old sport isn't in that line now."

"Well, what the merry thunder has he been doing?"

"Goodness knows."

"Won't you explain, Gussy?"

Arthur Augustus shook his head.

"It would be quite useless to explain, deah boys. I admit that there is wathah a difficulty, but if it cannot be dealt with by a fellah of tact and judgment like myself, it is not much use you youngsters bothewin' about it. Pway let the mattah west. I am goin' to think it out."

Arthur Augustus walked out of the study. His chums exchanged exasperated and troubled glances. But for the fact that the swell of St. Jim's was evidently in real trouble of some kind, they would have seized him forthwith, and bumped him on the new study carpet.

"Well, this beats the band," said Blake discontentedly. "He had a letter this afternoon, and buzzed off like a giddy lunatic, and he's been wandering in his mind ever since. And now he won't say a word! What the dickens is going to be done? Ethel is worried about him, I could see that."

"It must be the furniture," said Tom Merry. "We know that he couldn't have got this whacking lot of things for a quid. He must have run into debt."

"But he says he hasn't."

"Well, what Gussy don't know about business would fill books and books. He may have done it without knowing it. He seems to have Julian's uncle on his mind, too; but he can't have bought his furniture of Julian's uncle—Mr. Moses doesn't deal in furniture. It's jolly mysterious, but it's the furniture that's at the bottom of it. We've got to get it out of him, and help."

"And he's as mum as an oyster."

Monty Lowther grinned.

"I think I know a way," he said. "Look here, if Gussy owes the money for this little lot, he can't pay it, of course. Suppose a man were put in possession—a giddy broker's man?"

"Wha-a-at!"

"Then it would all come out."

"But a man can't be put in possession for a debt," said Blake.

"That's the only done to screw rent out of people, I believe."

"My dear chap, Gussy doesn't know all those things. No reason why a man shouldn't be put in possession if he hasn't paid for the goods—a man about my size, in whiskers."

"Oh, you ass!"

"It's a jolly good wheeze!" urged Lowther. "Gussy will be bound to come out with the facts then, and we can see what's the matter, and help him out of his scrape."

Blake nodded.

"Good!" he said. "We'll give him till Monday, and if he doesn't talk, we'll put a man in possession, and make him."

"Ha, ha, ha!"

Quite unconscious of the plans his devoted chums were laying for his benefit, the swell of St. Jim's went moodily out into the quad in the dusk. Julian of the Fourth joined him there.

"Excuse me," said Julian quietly, as Arthur Augustus started, and looked at him, "I couldn't help noticing that there was something amiss, you know."

"Bai Jove! Is everybody gettin' that ideah into his head?" said Arthur Augustus, a little irritably. "Weally, Julian."

"Well, I couldn't help seeing it," said Julian; "and, besides, you made some references to my uncle, you know."

"That was weally a slip of the tongue."

"I suppose you were thinking about that paper my uncle signed for you."

"I am sowsy I asked him to do so, Julian. It was a feafuhl cheek on my part, but I—I had been assuahed that it was simply a mattah of form."

Julian smiled slightly.

"Were you awah, Julian, that it was wathah more than a mere mattah of form?"

"Well, yes, of course."

"You might have given me the tip," said Arthur Augustus reproachfully. "Do you think your uncle knows it is more than a matter of form?"

Julian laughed outright. He could not help it.

"Of course he does, you duffer! I never expected him to sign it, but he is very good-natured."

"He must have thought it was a feafuhl nerve on my part," said Arthur Augustus, in distress.

"Not in the least," said Julian. "He knew that you did not understand the matter at all, you know."

Arthur Augustus winced a little.

"Pewwaps—pewwaps I'm not vewy well up in business mattahs," he confessed. "You see, I haven't had vewy much experience. I nevah knew that there were such wascals as that man Sleath in existence."

"Is he worrying you for the money?"

"Pewwaps I had bettah say nothin' about it, Julian."

"I want you to let me help you out," said Julian earnestly.

"I've got a lot of tin in the savings-bank, you know. My uncle puts in fifty pounds for me ev'ry birthday, and I never touch it. Let me see you through."

"Bai Jove, you are a wippin' fellah, Julian!" said Arthur Augustus gratefully. "But I'm not goin' to wob you. I shall manage somehow."

"But—but my uncle—"

"I shall see that your uncle does not suffah in the mattah, Julian. You cannot suppose that I should allow him to be twoubled for my debt."

"Of course not, old chap. But—"

"It's all wight, Julian; I have a feelin' that somethin' will vewy probably turn up."

"Ahem! But—"

"Not a word to the fellahs, mind. I am not goin' to have them wovwyin' ovah it. It will be all sewene."

Julian nodded, though he was far from feeling that it was at all likely to be "all serene." Arthur Augustus walked away, and paced to and fro under the elms, trying to think it out. His thinking on the subject, however, did not lead to any light being shed upon it.

He was very silent when the Fourth Form went to their dormitory, and avoided the inquiring and sympathetic looks of his chums. The next day, during a "Sunday walk" with the three girls and Tom Merry & Co., he was very silent, too, and Ethel regarded him anxiously more than once. On Monday his trouble was still there, and his lips were still sealed.

By that time Blake & Co. were "fed up." If Arthur Augustus did not choose to take his chums into his confidence, it was time, as Monty Lowther remarked, that the voluntary principle was abandoned, and compulsion adopted. And after lessons on Monday, while Arthur Augustus was brooding dismally in Study No. 6, his three chums went along to Tom Merry's study—on business.

CHAPTER 12.

The Broker's Man.

"B AI Jove, what a feafuhl scawpe!" said Arthur Augustus murmured that remark dismally.

Think as he would, there seemed no way out of it. Thirty-nine pounds fifteen shillings did not grow on the elms in the quad, and were not to be picked up in the Fourth-Form passage. The only resource seemed to be to write to his father, explaining the circumstances. But to ask Lord Eastwood for such a sum required more nerve than the unhappy Arthur Augustus possessed. Doubtless his lordship would pay the money rather than allow Mr. Moses to be plundered.

Yet would he! After all, was he not likely to take the view that Mr. Moses ought to have known better than to sign

such a paper? Might he not suspect that Mr. Moses was hand-in-glove with the swindler Sleath—knowing nothing of him, as he did—and, in case of inquiry, learning that Mr. Moses had been a moneylender, whatever he was now. But if the money was not paid, Julian's uncle would be called upon to pay it, and D'Arcy shuddered at that thought.

"Oh, it's wotten!" he groaned. "Old Moses must have thought I had the tin, or he wouldn't have signed the papah. He will wegard me as a swindlah if he is left to pay. Bai Jove, I weally don't know what to do, unless it is to give that wascal Sleath a feafuhl thwashin'."

There was a knock at the door, and it was pushed open. Arthur Augustus glanced round carelessly, and then started up in surprise.

He beheld a stranger, and certainly a very remarkable visitor for a study in the School House of St. Jim's.

A stumpy-looking fat man, in old shabby clothes, and very worn boots, stepped in. He had a battered bowler-hat on the back of his head, and a mop of frowsy-looking hair. His face was a deep red, and his nose quite crimson, hinting at the reckless use of spirituous liquor. A stubbly beard covered his chin, and thick whiskers his cheeks, and his brows were thick and beetling. He brought in with him an aroma of tobacco, and had a black pipe in his hand.

"Bai Jove!" said Arthur Augustus. "I wathah think you have made a mistake, my deah fellah. What do you want?"

"Mister D'Arcy?" asked the stranger, in a hoarse, husky voice.

"Yaas, that is my name."

"This 'ere is No. 6 Study, wot?"

"Certainly!"

"And these 'ere, I s'pose, are the sticks?" said the stranger, leering round the room.

"I fail to comprehend you," said D'Arcy, with dignity. "Will you acquaint me with the reason of this vewy surpwisin' intwusion?"

"Ain't you 'eard from Mr. Sleath?"

"Mistah Sleath?" faltered D'Arcy.

"Yus. I'm Joe 'Inks."

"Joe Hinks?"

"Yus. I'm 'ere in possession."

"Wha-a-at?"

"I'm the broker's man," explained Mr. Hinks. "I've been sent 'ere, to refrain in possession till the money's paid."

"Gweat Scott!"

Arthur Augustus stared frozenly at the beery-looking Mr. Hinks.

A man in possession—a bailiff's man!

He had heard of such things. Dimly, afar off, as it were, he had heard that such methods were used to extract rent from poor people. But a broker's man in Study No. 6—a "man in possession" at St. Jim's! It was unheard of—it was stunning—it was—was—well, there was no word for it.

Arthur Augustus rather fancied himself as a chap with a knowledge of business, though his complicity had had rather a shock from his dealings with Mr. Sleath. But he was not aware that a "man in possession" was quite an irregular proceeding in case of a debt for hire-purchase furniture. That the law allowed landlords a privilege it denied to other creditors was not known to him. He took Mr. Hinks at his face value, and gazed at him with horror, as he might have gazed at a boa-constrictor, had one suddenly wriggled into the study.

Mr. Hinks, having stated that he was in possession, proceeded to take possession, as if the place belonged to him. He sat down in the armchair from which the horrified swell of St. Jim's had risen, and stretched out his legs, and gaved a grunt of satisfaction.

"Long walk 'ere from Wayland, sir?" he remarked.

"Oh, deah!"

"Don't you take on, sir," said Mr. Hinks encouragingly.

"This might 'appen to anybody. Bless yer little 'eart, we all as our troubles. 'Taint as if you was a widder with kids—now, is it?"

"Oh, deah!"

Certainly Arthur Augustus would have been much worse off if he had been a widow with children, and a bailiff's man in possession. But he was not in a state to derive much comfort from the comparison.

"Sides, you'll pay me out, won't yer?" said Mr. Hinks.

"Oh, deah! I—I can't!"

"They all says that to begin with," said Mr. Hinks, with a wink. "But, bless yer 'eart, they comes round! When I've been 'ere a week or two, you'll find a way of payin' me out—wot?"

"A—a week or two?"

"Yus. Got any wittles 'ere?"

"Wittles?" stammered Arthur Augustus.

"Yus, wittles."

CHAPTER 18.

Making a Clean Breast of It.

ARTHUR AUGUSTUS D'ARCY hurried along to Tom Merry's study, his face pale and his heart thumping. A sound of laughter greeted him as he approached. The juniors in the study seemed in a merry mood, for some reason. D'Arcy threw the door open and rushed in, and the laughter died away. Blake and Herries and Digby were there, with Tom Merry and Manners. Monty Lowther was not present.

"Hallo!" said Tom Merry. "I was going to fetch you to tea, Gussy—"

"I have not come to tea, Tom Merry—"

"Sit down," said Manners, pulling out a chair.

"Thank you, Mannahs, I cannot, I—I say, deah boys, I—I'm in a feashful swoape!"

"My hat! What's happened?"

"There's a dreadful man in the study."

"Our study?" asked Herries.

"Yaas," Arthur Augustus mopped his perspiring brow, in great agitation. "I—I hardly like to tell you fellows—it's perfectly howwible. But—but it's a man in possession."

"A which?" ejaculated Blake.

"A bwokah's man, Blake."

"Well, my hat! What's he come for?"

"It's about the furniture."

"The furniture that you bought for a pound?" asked Tom Merry innocently.

"Oh, deah!"

"Do you still owe anything on it?" asked Dig.

"Ya-a-a-s."

"But you told us you hadn't got into debt."

"I hadn't, Dig. I trust you do not presume that I should be guilty of pwevarication."

"But how can you owe money without being in debt?"

"It's owin' to circumstances—"

"But you can't owe money to circumstances, can you?" asked Blake seriously. "I don't see how circumstances could enforce the claim."

"I mean that it is owin' to circumstances that I have got into this howwid poshish. The money is owin' to Mr. Sleath."

"Who the merry dickens is Mr. Sleath?"

"The managah of the Public Benefit Furniture Company, in Wayland." It was coming out at last, under the pressure of the bailiff's man in Study No. 6.

"Never heard of the place," said Blake. "Is that where you bought the sticks?"

"Yaas."

"And you owe the money on them?"

"All exceptin' the sovevoign I paid in deposit. You see, the man is a feashful wotiah! I specially told him I was not goin' to get into debt!"

"You owe the money without being in debt?" asked Manners. "I hardly see how that can be done. I suppose it's your superior knowledge of business."

"I was twicked. The fact is, I got the furniture on the hire-purchase system."

"The hire-purchase system?" exclaimed the juniors.

"Yaas."

The cat was out of the bag now. In all their surmises on the subject, the juniors had not thought of that.

"Well, that was a fatheaded thing to do!" commented Blake. "But it's all right if you keep the payments up. Of course, if you go behind with them, it gives them a chance to jump on you and take the sticks back, and keep what you've paid."

"You see, the wotten, deceivin' beast said I wouldn't be pressed for the money, and—and a lot of talk like that, so I thought it weally didn't mattah, and—as there was the house-warmin', too, I—I let it slide."

"Oh, scissors!"

"And there was a clause in the agreement I didn't wead, and—and all the money becomes due in a lump if an instalment is missed—"

"And you've missed one?"

"Ya-a-a-s."

"And how much is due in a lump?"

"Thirty-nine pounds fifteen shillins."

"What?" yelled Blake.

"Thirty-nine pounds fifteen shillins, deah boy."

Tom Merry & Co. did not feel like laughing now. They gazed at the hapless bargainer in furniture in utter dismay.

"Thirty-nine pounds fifteen shillings!" said Blake faintly.

"You gave a sum like that for those crocks? They're not worth ten pounds!"

"Oh, weally, Blake—"

"Well, it's jolly soon settled," said Blake. "The spoofing rotter can take them back again, lock, stock, and barrel. He won't get forty quids out of us!"

"I—I am sowwy, I do not know what wittles are, Mistah Hinks."

"Well, my eye," said Mr. Hinks, "I mean toke."

"Toke?"

"Yus, toke."

"Pwey excuse me, I feah I am ignorant of the nature of toke. Is it some fowseign pwoduction?"

"Grub!" exclaimed Mr. Hinks. "Do you know what grub is?"

"Oh, gwub! I see—victuals. Yaas!"

"Yus, wittles!" said Mr. Hinks. "Good Lord, you a young gentleman at school, and never learned wot wittles is! I s'pose you know the rules of this 'ere game? You knows 'ow to treat a man in possession—wot?"

"Nunno!"

"Never 'ad it before?"

"Certainly not, sir!" exclaimed Arthur Augustus indignantly. "I have nevah befoah fallen into the hands of an unscrupulous swindlah like Mistah Sleath!"

"Oh, I see! Well, I'll give you the office."

"The—the what?"

"This office—the tip, you know, 'ow to treat a broker's man. A broker's man is entitled to his meals and a bed. You ain't obliged to supply lickin', but I'd take it kindly if you was to bring a cove if he'd got such a thing as a mouth on him."

"Are you goin' to remain here?" gasped Arthur Augustus.

"Course I am, till the money's paid. Wot do you think? Ain't I the broker's man?" demanded Mr. Hinks, with husky surprise. "Ain't I been a-tellin' of yer that I'm put in possession? As fur sleeping, I can do with a shake-down in this 'ere room. I ain't got to take my heyde off the property. You savvy?"

"How uttably howwid!"

"Oh, you'll get used to it!" said Mr. Hinks. "As I've mentioned, I'm entitled to my meals, and I'll thank yer to 'and out some wittles."

"Bai Jove! What will the Housemastah say?" groaned Arthur Augustus. "What will the Head say? Oh, deah!"

"Am I goin' to 'ave them wittles?" demanded Mr. Hinks, raising his voice.

"Yaas, yaas. Pwey be patient!" gasped Arthur Augustus. "I will give you ewewythin' I have! I suppose you are only doin' yer duty."

"Course I am! It's a painful dooty to a cove with a tender 'oart like me; but dooty is dooty, and wittles is wittles!"

Arthur Augustus started to turn out the study cupboard. Unfortunately, after the expenses of the house-warming, funds were short in Study No. 6, and the provender was not lavish. Mr. Hinks looked at it, and grunted with discontent.

"You're goin' to feed me like that there?" he asked.

"I am sowwy I have nothin' bettah to offah, my deah sir. This—this visit is quite unexpected."

"Well, p'r'aps I can get a bit in the kitchen," said Mr. Hinks, rising.

Arthur Augustus jumped.

"Pray—pray do not leave this woom!" he panted.

"Ho! You wantor keep it dark—wot?" grinned Mr. Hinks. "I've seen that there sort afore. Well, I ain't no objection; but I says plain, says I, that I expects good wittles. Which a man is entitled to his wittles, says I."

"Yaas, certainly. I should be vewy sowwy to appeah inhospitable," faltered the unhappy swell of St. Jim's. "I—I will see if Tom Mewwy can lend me somethin'. Pray remain heah while I am gone."

"Rely on me," said Mr. Hinks. "I ain't the cove to be 'and on a gent wot's down on his luck. You won't find Joe Hinks a bad sort of cove."

"I—I am suah not," moaned Arthur Augustus. "I will return in a few minutes."

He hurried out of the study, shutting the door carefully, in the hope of keeping Mr. Hinks hidden from general observation. As soon as the door was shut, Mr. Hinks lay back in the armchair and giggled spasmodically. He giggled so exuberantly that his whiskers came off, and he had to fasten them on again.



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"No jolly fear!" said Herries emphatically. "Besides, we haven't got the tin, and never shall have it!"

"But—but he won't take them back!" faltered Arthur Augustus.

"Well, he can't sue us," said Blake. "You can't sue a schoolboy, excepting for necessities. Chairs and tables don't come under the head of necessities. He can take 'em back, or leave 'em here, and go and eat cake!"

"Impos, deah boy! He refuses to take them back, and he—he's put a man in possession—"

"Ha, ha, ha!"

"There is no occasion for wibald mewwiment!" said Arthur Augustus indignantly. "There is a howwid wottah a beery-lookin' beest—in the studey now—a bwokah's man—"

"Ha, ha, ha!"

Arthur Augustus stared wrathfully at the juniors. He could not see why the mention of this terrible visitor should throw the whole study into a paroxysm of mirth.

"You uttah asses—" he began.

"Never mind the broker's man!" gasped Blake. "We can deal with him! Perhaps he'll come to this study instead."

"Ha, ha, ha!"

"Come on!" said Blake. "We've got the giddy truth now, and we'll go and get rid of the broker's man. It's all right, Gussy. No need to worry. We'll let the Public Spooling Furniture Company have their silly sticks back, and start furnishing the study over again."

"Impos! They are goin' to Mr. Moses for the money," Blake jumped.

"What the Kaiser has Mr. Moses to do with it?" he demanded.

"He signed the agreement, as security for the money."

"Moses did?" yelled Tom Merry.

"Yass."

"You—you had the nerve to ask him to?" shrieked Blake.

"I regarded it merely as a mattah of form. Mr. Sleath—the wottah—told me it was a mattah of form. I told Mr. Moses so."

"But—but old Moses wouldn't be such an idiot!" said Blake, aghast. "He knew it wasn't a matter of form. He knew he'd have to pay if you didn't."

"I can't let him be asked for it, Blake. I would wathah ddown myself than allow Mr. Moses to believe I had spoofed him into it!" groaned Arthur Augustus.

"He ought not to have signed it!" exclaimed Blake wrathfully. "He ought to have had more sense!"

"It was vewy kind of him, Blake. Of course I thought it was only a mattah of form, or I should not have had the cheek to ask him," mumbled Arthur Augustus. "I—I thought that anybody ovah twenty-one would do, and I happened to be goin' to Mr. Moses—to tea with Julian—and so I asked him. I would have asked anybody, you know, vegeradin' it simply as a mattah of form. I nevah dreamed that poor old Mr. Moses might have to pay. Besides, from what that wottah Sleath said to me, I—I supposed there would be lots of time to pay. It was only ten shillin's a week, and it could be paid when convenient, or left ovah, so he said."

"He didn't write that down, I suppose?" said Manners.

"Nunno."

"Oh, my hat!" said Blake. "I suppose we deserve this for letting Gussy go out without a chain on him. But what the dickens is going to be done?"

"They're goin' to ask Mr. Moses for the money on Wednesday, if it isn't paid by then," said Arthur Augustus. "They—they might even go to him to-day, as the man Sleath was vewy watty at my callin' him a swindlah!"

"Pretty kettle of fish!" said Herries. "Looks to me as if Moses will have to dub up. He can have the furniture if he likes."

"Impos, Hewwies!"

"Well, we've got till Wednesday," said Blake.

"You forget, deah boy, there is a man in possession now, and—and if he remains, the whole thing will come out. The Housemash will cut up feahfully wusty if he sees this man Hinks—"

"Ha, ha, ha!" Go and fetch the man here, Dig, and we'll make terms with him!" said Tom Merry.

Dig departed chuckling.

"I am afraid he will be wathah obstinate!" said Arthur Augustus. "He has been makin' a fuss already about his gwub—"

"Ha, ha, ha!"

"Weally, I see nothing to cackle at—"

"Here he is!" grinned Manners. And Digby returned into the study, followed by the beery-looking broker's man.

CHAPTER 14.

What's to be Done?

"AFTERNOON, young gents!" said Mr. Hinks, touching his bowler hat. "Is them there wittles 'ere, Master D'Arcy?"

"Ha, ha, ha!"

"Which a nonnest man is entitled to his wittles," said Mr. Hinks. "So long as the wittles is all right, and there's plenty of beer, you'll find Joe Hinks a werry accomodatinn' cove."

"Oh, deah!"

"It's all serene, Monty!" chuckled Tom Merry. "We've got at the giddy mystery. It's time the broker's man was paid out."

"Ha, ha, ha!"

"Oh, all right!" said Mr. Hinks, with a change of voice that made Arthur Augustus jump. "I sha'n't be sorry to get these whiskers off; they're tickling my neck."

"Gweat Scott!"

Mr. Hinks took his whiskers off, and then his beard.

"Lowthah!" shrieked Arthur Augustus.

Mr. Hinks smiled and nodded.

"Yes, and lucky for you!" he assented. "I hope you'll never have a worse chap in possession!"

D'Arcy's face was crimson with wrath.

"You uttah wottah! You have given me a feahful fwight with this wotten twick! I wogard you as a beest!"

"Well, I'm sure I've been most accomodatinn', to a cove what was down on his luck. I never made a fuss about nothin' but wittles."

"Ha, ha, ha!"

"You—you spoofin' wottah! You—you—" Arthur Augustus made a rush at the broker's man, and the pseudo Mr. Hinks dodged round the study table.

"Ands orf!" he ejaculated. "You ain't allowed to assault the broker's man!"

"Ha, ha, ha!"

"You uttah wottah! I will give you a feahful thwashin'!" yelled Arthur Augustus. "Don't get in my way, Manniah! Let me pass, Tom Mewwy! There is nothin' to cackle at in this wotten twick—"

Blake and Herries grasped the swell of St. Jim's and plumped him into the armchair.

"Dry up!" gasped Blake. "We had to pull your leg, you fathead, to get the truth out of you! Chuck it!"

"Gwoogh!" So I undahstand, Blake, that you were a partay to this silly, wotten twick!"

"Blessed if I know what you understand! I don't really believe you understand anything, Gussy!"

"I wogard you all as wottahs! I considah—"

"Peace, my child, peace!" said Tom Merry, soothingly.

"You asked for it, you know. You go around asking to have your leg pulled—"

"I wewel that insinuation with scorn, Tom Mewwy. I wogard you as a set of uttah asses, playin' wotten jokes like this in a sewious mattah!" gasped Arthur Augustus. "Howevah, I am glad it was not a weal bwokah's man."

"Merely a matter of form, you know," said Manners.

"Ha, ha, ha!"

"Well, now you've got the facts, what are they?" asked Monty Lowther, as he peered the broker's man's attire from over his Etons.

Blake explained, Arthur Augustus listening with a clouded brow. The swell of St. Jim's was feeling extremely ruffled, but, at the same time, it was something of a relief to be sharing his worry with his chums. Monty Lowther gave a long, expressive whistle.

"Well, you've done it now, Gussy!" he remarked. "How the merry dickens are we going to raise thirty-nine quids, not to mention the fifteen boblets?"

"I wathah think that somethin' will turn up," said Arthur Augustus.

"I fancy Mr. Moses will turn up if he has to pay forty quid for you," grinned Lowther, "and I fancy he will turn up in a bad temper."

"He shouldn't have signed the paper," said Blake warmly. "He knew what it was, though Gussy didn't. It looks to me—" Blake paused.

"Well?" said Tom Merry.

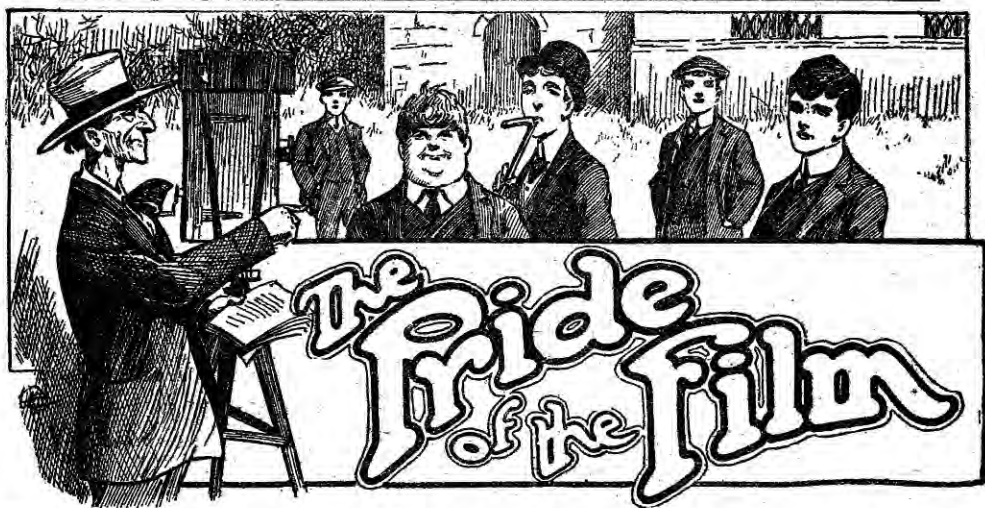
Jack Blake coloured a little.

"Well, we all know what old Moses was," he said.

"Julian thinks he's chuckled the Shylock bizney. I—I suppose he has. But I can't understand his letting Gussy get into debt to him like this. He'll have to pay the money, and then Gussy will owe him nearly forty pounds. What's his object?"

"Blessed if I know."

"He—he said I should learn a little more of business befoah I was done with this twansection," faltered Arthur Augustus.

START OUR GRAND NEW SERIAL STORY TO-DAY!

The Opening Chapters of a Magnificent New Adventure Story.

By VICTOR CROMWELL.

The First Instalments.

REGGIE WHITE, an orphan, is befriended by MR. ANTHONY DELL, a millionaire film-producer, and given a position as actor in his company.

Among others in the company, Reggie makes the acquaintance of RICHARD TURNEY, a boy whom he likes; HUBERT NIXON, a snobbish youth, whom he dislikes; and WILLIE BURR, a jovial fat boy.

A scene is being filmed near an old house, and Silas Shock, the operator, climbs on to the roof of a shed to take the picture.

The roof collapses, and Mrs. Horace Dell—Mr. Dell's sister-in-law—who is acting in the piece, picks from the ruins a pocket-book, which is bound to be full of banknotes.

A man named Stancombe then snatches the notes from her and hurries off. On being tracked down, he says he has placed the notes in the hands of the police.

Mrs. Dell goes with him to the station, and although his story is found to be correct, Mrs. Dell checks the numbers of the notes, and those of high value are found to be missing. (Now read on.)

The Man in the Yard.

Mr. Stancombe had spoken hastily, and had blundered badly, but he was clever enough to see the danger of the mistake he had made. It was now quite clear to Mrs. Dell what he had done. He had removed all the most valuable notes, and had made a show of honesty by going to the police-station with the eight five-pound-notes that he had left in the case.

It never seemed to have occurred to him that there might be anywhere in existence a complete list that included the numbers of the notes he surrendered as well as the notes that he had retained.

But he quickly asserted his innocence with quite eager eloquence.

"Well, Mister Sir," he said to the inspector, "I don't rightly know what this lady is talking about, and what she means by this long list of banknotes that she says should be in the case. I found those notes that I have given up, and they don't belong to me, so I brings them to you. If she thinks there ought to be any more, it isn't my look-out. If I found a purse with half-a-crown in it that a thief had thrown away after he took out the gold, would you expect that I ought to bring the gold in it as well? Of course not,

Mister Sir! I've done my duty, and I can't do more. Those notes are what I found, no more and no less, and you can take them or leave them! If you want me, you know my name and address!"

With that he stalked out of the office.

Mrs. Horace Dell stared after him, and then turned to the inspector.

"That man is a rogue!" she said. "He stole the rest of the notes!"

But the inspector shook his head.

"You can't very well condemn a man by his own honesty," he remarked. "If a man brings found property to a police-station it is rough treatment to tell him he hasn't found enough, and that he must have kept the rest."

"This man didn't find the package; he snatched it!" protested Mrs. Dell. "The money was found by my brother-in-law in a house of which I am the tenant. And he darted in and snatched the case and banknotes out of my hand."

She hastily told the circumstances, and then finally explained how Mr. Henty's will was discovered later.

"Did you confirm the numbers of the notes at the time?"

"No," said Mrs. Dell. "How could I? I only found the will after the case had been stolen. But the will mentions a lot more than that skimpy little lot."

She pointed to the eight notes.

The inspector looked thoughtful.

"Who do these notes belong to?" he asked.

"To Mrs. Rankin, I suppose. The lady named in the will."

"How do you know?" The inspector was judicial in manner. "This Robert Henty may have died in debt years after he made this will. He may still be alive. He may have used these missing notes to pay for other property. You have no proof of your statement whatever, as far as I can see. How did the notes and will get into that house?"

"I don't know."

"That's just it, madam. In a case like this we want a proper claimant. We must try and find out a bit more—"

"And in the meantime that rogue will be parting with the notes!"

The inspector saw the point of this suggestion. "You are presuming he stole them," he said. "Well, the numbers of the notes are certainly rather important, because they will enable us to approach the banks. I don't know if we have warrant enough to stop payment, but I almost think we have, and will consult the authorities at Scotland Yard. Will you leave me the will?"

THE GEM LIBRARY.—No. 426.

A Magnificent New, Long, Complete School Tale of Tom Merry & Co. By MARTIN CLIFFORD.

NEXT
WEDNESDAY

"THE ELEVENTH MAN!"

Mrs. Dell saw no objection. A few further particulars were taken, and they left the police-station.

"We'll just go back to the house," remarked Mrs. Dell, as they left. "We want to make sure that it is all properly looked up."

Now, this return to the house that Mrs. Dell had rented was quite unnecessary, as Dolly and Reggie and she were all certain that they had left the door of the place properly secured; but it so happened that they did a remarkably fortunate thing when they returned, for they found that a most unexpected and extraordinary drama was taking place in the yard of the house.

The door was wide open, and a key—certainly not Mrs. Dell's key, which she held in her hand—was in the lock. In the yard was a singularly healthy-looking man of about forty-five or fifty performing a series of most heart-rending and soul-distressing actions.

He would raise his fists to the skies, as if breathing imprecations on Fate or on some absent enemy. Then he would bury his face in his hands and sob aloud, and finally he would clutch at his throat and necktie, as if he were trying to rend his garments in the ancient manner described by writers of other ages.

Mrs. Dell, always impulsive, and somewhat moved to sympathy by his manner, rushed forward.

"Gracious, man!" she cried. "What ever is wrong?" But he did not hear her.

"My old age!" he shouted, with sudden frenzy. "My long years when I shall be past work! How about them? And I thought that they were provided for! Where is the cottage now? Where is my chance of well-earned rest? Where is the dream of sitting before my own door smoking my pipe in peace and security? It will drive me mad—mad! I shall do something desperate!"

He turned just then, and saw Mrs. Dell and her young companions, and spoke somewhat gruffly to them.

"Excuse me, madam, but will you please leave me. I am in great trouble, and would sooner be alone."

Mrs. Dell was naturally warm-hearted, and replied in her kindest manner.

"Can I help you? Is there anything wrong? Can I do anything for you?"

"Leave me, madam!" said the man, "I don't want company or sympathy. I am in trouble—great trouble. Please go! Besides, it is hardly the thing to press into a private house when you are not invited. This isn't the roadway, madam. This is a private garden!"

"Ah, yes!" admitted Mrs. Dell. "But it is my private garden! I am the tenant!"

She could hardly have caused more surprise if she had declared that she was the great Panjandrum, for the man's jaw fell and his eyes opened wide.

"It is let?" he gasped. "You are the tenant? You live here?"

"No; I don't live here," said Mrs. Dell. "I took the house for another purpose."

"The words were rather unfortunate, if they could be judged by their effect upon the listener, for a most remarkable change came over him. A look of cunning and determination of a very unpleasant nature came into his eyes as he got to the door behind Mrs. Dell and closed it. It was a wild, unreasoning look, such as would have terrified many people, especially when accompanied by such a significant action.

Reggie saw the action and the look, and almost unconsciously put himself in front of Dolly.

"So you rented the house for another purpose—eh, madam?" repeated the man, and fixing Mrs. Dell with his eyes. "Another purpose! Yes, I can guess what that other purpose was. I don't want you to tell me. People rent houses to live in, and not for other purposes as a rule. But you are quite right in this case. There was a very good other purpose for taking this house!"

Then he pointed to the broken roof of the outhouse, "You did that, ma'am?"

Mrs. Dell shook her head, and began to explain.

"Don't lie to me, woman," cried the man, "or I'll—"

"Excuse me," put in Reggie, stepping between the man and Mrs. Dell. "If you want to shout at anyone, shout at me! Shouting isn't the sort of thing I mind."

The man tried to wave him off.

"Go away, boy!" he cried. "I want to talk to the tenant!"

And then, speaking over Reggie's shoulder to Mrs. Dell:

"Where are the things you found in that shed, you wicked woman? Can't you have pity on me, and give me back all those banknotes?"

In one sentence he abruptly changed his manner, becoming suddenly fearful. It seemed so strange to see such a strong, healthy-looking man weep just like a child!

THE GEN. LIBRARY.—No. 426.

"Oh, please, lady," he cried, "give me back all that money! I have done so much to get it—so very, very much! I used to be an honest man once, and I was respected and looked up to, and I became a thief to get it!"

"Then it isn't yours!" declared Mrs. Dell.

"Who says it isn't?" demanded the stranger, now angry again. "Who says it isn't? Who else does it belong to? Don't you know that Mrs. Rankin is dead? Don't you know that her husband pushed her into the water?"

Here Reggie found himself becoming intensely interested in the man's words, because he had heard a part of this story before, and already knew how Mrs. Rankin had been drowned years ago.

"Mr. Rankin didn't push her in," he said. "She fell in. The railing of the bridge gave way."

"Never mind," said the man. "She is dead, and she doesn't want the money now, while I do. Her husband was cruel to her; and as for her little boy, he disappeared soon after he was born, as his father never came to claim him. Besides, that boy has got on all these years without the money, so he can get on without it now."

"I didn't know Mrs. Rankin had a little boy," said Reggie, finding himself intensely interested in a story which he had heard before from quite a different source.

But the man did not answer him, as he was once more appealing to Mrs. Dell.

"I beseech you, madam," he cried, "give me back the money! Don't you see, if I have that money I can settle down and live without working all the rest of my life! I hid it in this place, so as I should find it again when I wanted it."

"How do you know the money was here?" asked Mrs. Dell.

"I know it was here last week," said the man, "because I saw it; and the will was here, and the old pistol. I could have taken them all away then; but, like a fool, I didn't. I saw the pistol was rusty, and I took that out and oiled it, and put them all back again. I thought, because they had been here for years in safety, that there was no reason why they should be lost in a few days!"

Then he spoke appealingly again.

"Madam," he cried, "I beseech you, tell me where they are."

"The will and the case and the banknotes," said Mrs. Dell, "are over at the police-station!"

The man stared at her at this reply, as if he scarcely understood, but suddenly became fierce again.

"You took the notes there!" he shouted. "You vixen!"

"I didn't do any such thing," said Mrs. Dell gently. "A neighbour of mine did it. A man who lives across the road rushed in and snatched them from me. It was he who sent the notes, or some of them, to the police-station. He sent the police forty pounds!"

"And there was nearly two thousand pounds in the case!" cried the man. "Why did he do this? Why did you allow it?"

As he spoke he chanced to look up over the wall at the window of the house across the road, and Reggie, following the glance with his eyes, saw that Stancombe was at his window looking down at them all.

The strange man saw him, and appeared to recognise him.

"It is that thief Stancombe!" he cried. "He is the one who stole the money, and he has most of it still, I am sure!"

With that he flung open the garden door, and darted across the road.

They saw him delayed a moment at the door of the house, and then, with impetuous impatience, spring for a window on the ground floor, lift a sash, and disappear into the house.

"Reggie," cried Mrs. Dell, as they crossed the street to the door of the house, "that man is mad! Don't you see he is mad from his eyes and his manner? He is quite insane. We must do something at once. We must call the police. He will kill Stancombe!"

"I'll follow him," said Reggie.

"No, indeed!" retorted Mrs. Dell, detaining him. "The man is a dangerous lunatic. You must not follow him. Ah, here is someone coming to the door! I suppose that lunatic rang the bell before he climbed in at the window!"

The Eruption.

A woman, who looked as if she had climbed up from some basement—for she still panted for breath in the manner of some after climbing stairs—appeared at the door.

"What a wild ringing!" she said, with a kind of panting eloquence. "One would think you was a duchess, or a



"Excuse me," said Reggie, stepping between the man and Mrs. Dell. "If you want to shout at anyone, shout at me!" "Go away, boy!" said the man. "I want to speak to the tenant." (See page 20.)

princess! What do you want, ma'am? I don't like my bell pulled like that! Oh, those stairs!"

"I didn't ring," said Mrs. Dell; "but I ought to tell you—"

"Well, if you didn't ring, ma'am," interrupted the woman, with withering sarcasm, "I'd like to know who did, and attend to him first, as he seemed to be in pretty much of a hurry. And if his time is so precious, ma'am, it would be a pity to keep him waiting. Now, ma'am, who did ring?"

Before Mrs. Dell could answer, most astounding things happened.

First of all, the woman who had asked the question came flying down the two stone steps and out on the pavement, spreadeagle fashion, her arms extended, and her nose and chin on the cold slabs.

She went flat on the pavement with a "scrunch" that must have severely shaken, if it did not hurt her, and there a moment or two she lay gasping.

Behind and over her flew the cause of her downfall.

This was Mr. Stancombe, who came flying out of the house with a screech of real fear and agony. In his flight he had pushed the woman to her downfall, as her stalwart frame in the doorway made it impossible to pass on either side.

After him came the strange man whom Mrs. Dell had described as "mad."

And really this time he looked mad! There was a fire in his eyes that was certainly not the light of sanity. As he bounded over the prostrate form of the woman on the pavement his aspect was so exceedingly ferocious that one could

quite easily understand why his quarry screamed as he fled from him.

Mrs. Dell flew to the rescue of the fallen lady on the flagstones, and Dolly assisted her. Reggie's instinct was to follow the chase, but he refrained, and added a third to the rescue-party. Before they had raised her the two men were out of sight around the next corner.

After some struggling and many pantings for breath, and assisted by Mrs. Dell, Dolly, and Reggie, the woman struggled to her feet.

"Such a quiet gentleman, too!" she gasped, as her first words. "He's the regularist lodger I ever had—pays every Saturday morning, and never grumbles! And him, too, to come out screeching like a steam-organ and going whizz-bang into one's back just for all the world as if one was a lump of dough!"

Mrs. Dell tried to console the woman and get her inside her house; but the sense of wrong appeared to be the most vivid reality with her just then, and she would not be consoled.

She poured out a number of statements, all more or less vague, yet here and there offering a few facts that could be gripped at as separate from the mass, just like so many small currants in a very large plum-pudding.

Among these facts it was gathered that her name was Mrs. Mealey, that she had let lodgings for twenty-seven years—in fact, ever since her husband had run off to America in a manner she would die of shame to tell; that she had had some

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A Magnificent New, Long, Complete School Tale of Tom Merry & Co. By MARTIN CLIFFORD.

lodgers who cheated her, but that Mr. Stancombe always paid regular.

"What's his business, I knows not, and have not the impertinence to inquire," she went on. "Some say that he loans money at Clapham under another name. But that is no concern of mine. All I knows is, he pays regular."

She poured out all this at the entrance of the house, and the listeners were so interested that they did not notice a new arrival.

This was the strange man who had chased Stancombe out of the house. He came creeping up to them in a dejected, but none the less determined manner, and tried to brush past them into the house.

Just then Mrs. Mealey saw him and understood his manoeuvre.

"What do you want, sir?" she inquired somewhat aggressively. "Are you looking for anyone? Can I assist you?"

The strange man broke out anew.

"Show me Stancombe's rooms!" he cried. "I want to search—I will search!"

The idea appeared to strike Mrs. Mealey as a particularly atrocious one. So much so that she gasped again, while double her usual amount of astonishment showed in every line of her face.

"Search his room!" she repeated. "Search my lodger's rooms—eh? And me sit down and agree! What's the world coming to? Search his room! And I'm supposed to agree—eh? Is that the notion? Me agree to that? And perhaps hold the light while you rumble over his boxes! And me do that? Go and boil your head! You beetroot!"

This last was said angrily.

But the beetroot took no notice.

Quietly thrusting the landlady aside, he strode past her and into the house, and they all heard him climbing up the stairs. Mrs. Mealey was starting in pursuit, when Mrs. Dell stopped her.

"Be careful!" she said, in an understone. "I feel sure that that man is mad. He looks dangerous to me. He is the man who chased your lodger out."

Now, Mrs. Mealey was not highly imaginative. But she had heard her lodger's cry of terror, and she also appeared to have a fear of that elusive quality called madness. At all events, she ceased at once to follow or thwart the man, and was content to wait for his reappearance.

After a long interval he came down looking as quiet and calm as if nothing had happened. Without a word he passed the group at the door and strolled down the street.

But at the corner he stopped and returned, and addressed Mrs. Mealey.

"I'm sorry to have disturbed any of the articles in your house," he said, "but I had to do so. My name is Johnson Sprague, and I want you to tell Mr. Stancombe that I called back to see him. Tell him that I give him twenty-four hours to produce my money. Please tell him that."

And thus speaking, Johnson Sprague took his departure.

An examination of Stancombe's lodging revealed terrible facts—at least, Mrs. Mealey described them as terrible, for Sprague had used his few brief minutes in the two rooms at the top of the house, which Mr. Stancombe rented, and two others which he didn't rent, to tear open drawers and boxes, sort through papers, examine garments, turn out pockets, and generally search the whole domestic interior with a thoroughness that was simply startling.

He had adopted the usual tactics of a burglar. As each drawer and box was opened, the contents were flung in a heap in a vacant corner, and in each room this heap had piled up to a startling height.

The whole exploit was a fairly vigorous example of what is called by jovial military men, making hay.

A Frantic Meeting.

For the next few days Reggie was kept pretty busy at the picture studio. There were one or two important films to be completed before Mrs. Dell's story-play could be dealt with any further, and though the incident of the banknotes had not passed out of his mind, Reggie was such a keen and interested worker at his profession, that he found himself unable to do more than give a passing thought to the subject of the banknotes.

But very abruptly his thoughts were turned back to the incident that had taken place at the house at Wandsworth, by an unexpected meeting with Johnson Sprague, the half-mad person who had chased Stancombe away from his lodgings.

Sprague was walking quietly up and down outside Mr. Startlefield's house, looking the very picture of patience, and carrying a serene manner that made him look very different

THE GEN. LIBRARY.—No. 426.

indeed from the ferocious creature who had rushed furiously after Stancombe. He recognised Reggie at once.

"I saw you at Wandsworth, I think," he said. "Weren't you with that lady and her daughter?"

"Yes," replied Reggie.

"Have you seen Mr. Stancombe since?" went on Sprague.

Reggie assured him that he had not, a statement that appeared to be quite expected, for it was received almost with indifference.

But the strange man abruptly changed his ways. He passed into a confidential mood.

"I have chased that man all over London," he declared, "and he still eludes me. He has never come back to his lodgings, but I will find him yet."

"Are you searching for him here?" asked Reggie, suddenly remembering Mr. Startlefield's connection with the affair, and reminded that, as a matter of fact, Mr. Startlefield, whose real name was Rankin, would be the real heir of these banknotes, which was the property left to his wife.

It puzzled Reggie therefore, as to why this man should be searching for Stancombe outside Mr. Startlefield's house. It seemed to him that Mr. Startlefield's secret had been by no means as dead and absolute a suppression of the truth as its author had been thinking. Stancombe appeared to know it, as witness the words about "blackmail" and "a hold over Startlefield." And now this half-crazed creature was acting as if he also were behind the scenes of that ancient story.

This opinion of Reggie's was shattered, however, almost as soon as it was formed, for Johnson Sprague explained his reason for being in Mitcham, in almost his next sentence.

"You seem surprised at my coming here, my boy, and I don't wonder at your not understanding the move. But it is very easy to explain. I am still hunting for that wicked man called Stancombe, and I know he is coming here some time to-day, because I found a scrap of paper in his lodgings."

Reggie, to draw the man on, made a reply to the statement.

"Perhaps the paper gave the wrong date," he suggested. "Mr. Stancombe was here a few days ago."

"I know—I know!" answered Sprague. "The paper has two dates. One was for a few days ago, and the other was marked for to-day. The first had the word 'threaten' against it, and the second 'give last chance, then call on Skewes.' I don't know what the words mean, but I think somehow that Mr. Stancombe will come."

All this was spoken in such a simple, child-like manner, that, for the while he was speaking, it was really hard to regard Sprague as a grown-up man at all. Certainly it was not exactly the voice or tone one would expect to hear from an acknowledged thief, dealing with as great a rogue as himself.

Mr. Sprague was certainly a being of moods, and his large, open face, so ruddy with exuberant health, had a curious knack of betraying every phase of thought or feeling through which he was passing.

It was a hard thing for Reggie to remember while listening to the gentle childishness of his voice, that only a few days before he had seen this same man with such a fiendish light in his eyes, that Stancombe, dying before him, might well be pardoned for shrieking in terror as he fled.

Sprague brought his complacent gaze more directly on Reggie's face, and it assumed an even gentler look as he went on.

"I remember you well, my boy, because I saw you standing in front of that lady and her girl, when I was angry with them. Of course, I wouldn't have lifted a finger against them, but I must have been looking angry just then. It was very brave of you, boy—very brave. People generally sink away when I get my poor head all hot and confused with rage, and I think you meant to protect those two."

"Of course, you wouldn't have hurt any of us," said Reggie soothingly, fired with a sudden desire to find out all he could about the missing banknotes. "But I don't understand why you should be angry. You said that the notes weren't yours."

"Yes," said Sprague. "They are mine, because I stole them, and I went to prison, and I have been in prison a long, long time. That makes them mine."

Reggie wanted to hear all about the banknotes. And he heard it, too, told in a simple, childlike manner.

But the story was as confused as any child's story could be, and at the end he could hardly make head or tail of it, until he had cleared up a few points by means of questions.

These are the points he got hold of at last.

Fifteen or sixteen years before, a lady called Rankin, who had quarrelled with her husband, came to London and lived in lodgings. By-and-by her uncle, who had made money in America, came and found her. This lady, Reggie concluded, was clearly the Mrs. Rankin to whom Mr. Startlefield had

been married, and for whose accidental death he had been arrested.

After a few months this lady became the mother of a little boy, and a few months later Mr. Henty, her uncle from America, met with a fatal bus accident.

After this accident Mrs. Rankin left the child in the care of the landlady and went North to see her husband. The next thing the landlady heard was that Mrs. Rankin had been thrown into the river by her husband and drowned.

Reggie thought that the landlady must have been a queer kind of person, because she kept Mrs. Rankin's papers and property, and got rid of the child somehow, as quickly as she could.

Mr. Johnson Sprague never told how he got possession of the banknotes and the will. He seemed very confused on this point, but it looked rather clear that he had not stolen them by means of any ordinary burglary, because he knew so much of Mrs. Rankin's story.

"I knew about those notes years before I stole them," said Sprague suddenly. "It was silly, wasn't it, to steal shillings out of tills when I knew about those notes all the time? But I must have forgot them."

And at this point Sprague's manner changed again. He became more reserved and less inclined to talk.

"I'll catch that robber yet," he said suddenly, "if I wait here a week for him!"

Almost as the half-crazy creature finished the sentence a terrible change came over his face, a change so startling that Reggie looked around in wonder, quite at a loss to understand what circumstance could cause such a sudden lapse into stark, staring insanity.

And Reggie saw the cause just a second or two too late. The cause was Stancombe, the blackmailer, who was approaching them with his eyes in any direction but the important one where he could have seen the peril into which he was advancing.

Before Reggie could warn him, he was right up against Sprague, standing face to face with him.

The two men faced each other, one like a wild beast preparing to spring, the other hypnotised and fascinated in mortal terror of what was coming, and unable to move.

And then Johnson Sprague sprang for his enemy's throat.

Reggie flew to the rescue.

A gate clanged open, and out flew Mr. Startlefield, and also hurled himself on the lunatic. A passer-by crossed the road, but stood still, as if puzzled and not knowing what to do.

Reggie and Mr. Startlefield tried to restrain the lunatic's violence. But this was a task that would have taxed the strength of ten navvies at that moment, for Sprague was as tough as a hundred fiends were in him.

Some other people came, including a workman and a farm labourer. A motor-car stopped, and the chauffeur flung himself into the struggle, showing a marvellous understanding of what required to be done.

But it was all in vain. Stancombe lay prone and black and bleeding on the ground, when at length the lunatic arose, waving something wildly in his hand.

That something was a pocket-book, from which a number of banknotes protruded.

"What does all this mean?" cried a policeman, who had hurried near.

Mr. Startlefield was kneeling over the victim of the assault, so the chauffeur—who seemed to have gripped the circumstances pretty well for a late-comer—replied:

"It looks like murder, or something pretty near it. You had better keep your eye on that man."

He pointed to Sprague.

The demented creature laughed aloud.

"I suppose you will want me to go to prison again," he said gaily. "Well, I don't care. I've got my money to spend when I come out. My old age will be provided for, anyway."

He showed the pocket-book full of banknotes with glee.

"Better let me take care of that for you," said the policeman, showing unusual grip of the case, and of what might be an important point later.

To Reggie's amazement, Johnson Sprague assented almost eagerly.

"Yes, you take care of them, officer. He may wake up and try and steal them again. And they're mine—all I shall have to live upon in my old age."

Here Mr. Startlefield interrupted.

"Get some water, someone! He's coming round. By Jove, I thought he was gone!"

Mr. Startlefield Hears News.

Stancombe had had the narrowest escape he had ever had in his life. Indeed it was fairly certain that if his assailant had not let go his throat at the critical moment to search his breast-pocket, it would have been the end of history as far as the moneylender was concerned.

Johnson Sprague went off with the police willingly enough. Indeed, seeing that the first officer—a second one came later—had the banknotes, it would have taken a dozen men to restrain him from going with them.

Stancombe, the moneylender, was assisted into Mr. Startlefield's house, and after he had taken a strong dose of spirits, expressed his ability to set off alone.

"You can go if you like," said Mr. Startlefield. "But perhaps you were coming to see me about business?"

"Another time," replied the blackmailing moneylender, as he hobbled out.

"I want to follow him," said Reggie. "And I want to tell you something afterwards, Mr. Startlefield, so I will come back."

Reggie followed the man to the place he expected he would aim for—the police-station—and entered soon after him.

He found Stancombe deep in an endeavour to get his pocket-book and the banknotes, and taking a very decided stand against charging Sprague with assault.

"All I want is my property," he was saying, "and you can let that footpad go, as far as I am concerned. I shan't prosecute."

"Don't give him the notes," broke in Reggie. "Scotland Yard and the Wandsworth police want those notes. They are stolen."

"Thank you, my boy," said the officer in charge. "That settles it. I was puzzled what to do, as they represent a lot of money. I shall keep them now."

Stancombe raved.

"I'll take your name and address," said the officer calmly to Reggie, ignoring Stancombe's rage.

Ten minutes later Reggie was back at Mr. Startlefield's house. There and then he told his surprised host all that Mrs. Dell and he had discovered, and the strange story that Sprague had told him about Mrs. Rankin's visit to London. When he got to the part about Mrs. Rankin's uncle being the owner of the notes Startlefield showed surprise.

"I thought all the family of the Hentys were as poor as church mice," he remarked. "My wife once told me that her Uncle Robert in America was doing pretty well. You don't remember if this uncle was called Robert?"

"I think that is the name on the will," said Reggie.

"Good! Go on."

Then Reggie told about the little child who had been born whilst Mrs. Rankin was in London. Startlefield became intensely excited and eager, and plied him with questions.

"Goodness!" he cried. "So that was her secret! My wife told me, on that last walk that we had together, that she had a secret that she would never tell me if I did not change some of my views and ways, so that we could come together again."

"She was going to tell me after we had had our meal together—for, at least, we were reconciled. And then came the accident."

He seemed overcome with his own thoughts, and it was a long while before he spoke again.

"Tell me about this child," he said. "Does anyone know where he is? He would be about fourteen or fifteen now."

Reggie told him all he knew.

Mr. Startlefield listened, terribly agitated in manner.

"And all these years I have lived alone," he said bitterly, "with no wife or child, and somewhere is this boy!"

"Where?"

He rose suddenly, and flew to the telephone.

"I'll have the best detectives in London on this case," he cried. "I'll find my boy. I will!"

(Another long instalment of this splendid serial story next Wednesday. Order your copy early.)

THE GEM LIBRARY.—No. 426.

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NEXT
WEDNESDAY!

"THE ELEVENTH MAN!"



THIS WEEK'S CHAT



Whom to Write to
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For Next Wednesday:

"THE ELEVENTH MAN!"

By Martin Clifford.

The long, complete story which appears next week should prove of absorbing interest to all, and especially to the many readers who follow closely the fortunes of Ernest Levison, whose complex character, with its strange mingling of good and evil, has been delineated in such masterly manner by Mr. Clifford in many previous yarns. Levison does not play by any means a creditable part in this story, although early in it he appears to be doing so. Those who write appealing for the reformation of the black sheep of the Fourth, may possibly be disappointed by the manner in which his supposed act of heroism turns out to have been nothing of the sort, but they will not find the story lacking in thrills, and when they have reached its end they will still be able to cherish hopes for the future. A strong football interest will be found a feature of this fine yarn, and in an important Shield match Ernest Levison plays for the St. Jim's junior team as

"THE ELEVENTH MAN!"

TO OUR CORRESPONDENTS.

I should be very much obliged if all correspondents would in future give their names and full postal addresses, not for publication, but in order that I may reply to them by post should I find it more convenient so to do. I have found it necessary to cut down the space given to "Replies in Brief," as part of the economy in the matter of paper forced upon me by the Government restrictions on the use of that commodity. It is with regret that I shorten what I know is a popular feature, but something has to be done, and there would be howls of indignation if I trespassed upon the story space, I know. I am dealing with this matter at greater length in the current issue of the "Magnet," and must refer those who are interested in the subject to the "Chat" in that paper.

THE RIDDLE WITHOUT AN ANSWER.

Several more attempts at providing an answer to the riddle in verse given some few weeks ago have come to hand. Most of those who write on the subject ask me whether their answer is correct. But I don't know. How should I? The author left it without an answer, and I lay claim to no special genius in this line. One correspondent thinks that "the letter I" fits. Another says that the answer is "a lyre." As some of my readers may not have seen the riddle when it originally appeared, or may have forgotten it, I repeat it hereunder:

"I'm the sweetest of voices in orchestra heard,
 And yet in an orchestra never have been;
 I'm a bird of bright plumage, and less like a bird
 Nothing in nature has ever been seen.
 Touching earth I expire, in water I die,
 In air I lose life, yet I swim and I fly;
 Darkness destroys me, and light is my death.
 You can't keep me alive save by stopping my breath.
 If my name can't be guessed by a boy or a man,
 By a girl or a woman it certainly can."

"A lyre," says the reader who sends that word as a solution, "as an instrument is to be seen in an orchestra. Taking it as a bird, it has bright plumage. The fifth to eight lines change the spelling to liar, pronounced in the same way."

But as a matter of fact, the pronunciation of "lyre" and "liar" is scarcely identical, though the difference is slight.

How does the statement "in an orchestra never have been" fit in? And how do the fifth to eight lines denote "liar?" I cannot see, I must confess. No, I really think there must be a better solution than this: Hurry up with it somebody!

NOTICES.

Drummer T. Garvey, 3210, 2/4 South Lancashire Regt., Maidstone, will welcome correspondence with GEM readers of either sex.

Will R. Thurlow, last heard of at Stowmarket, please communicate with his old chums at Gainsborough, who are anxious to hear from him?

Private E. Connolly, 5693, 4/3 City of London Regt., Hurdott Camp, Salisbury, would be glad if readers would send him copies of the Companion Papers.

Private R. C. Gurnham, 1751, 39, Stockmore Street, Cowley Road, Oxford, would be pleased to correspond with GEM readers.

Will Tom Margetts, of Bridgwater, please communicate with his old girl chum, Doty, at the same address as before?

Private Lionel B. Lewis, 4439, No. 14 Platoon D Co., 1/3 Batt., Gloucester Regt., B.E.F., France, would be glad of copies of the Companion Papers.

David Smith, 664, Govan Road, Govan, Glasgow, wishes to form a GEM and "Magnet" League, not confined to his own locality, and will be pleased to hear from readers in any part of the United Kingdom interested in the project. He will be glad if all who write will enclose stamped and addressed envelopes for replies.

H. P. Lawson, 15, Dyfield Road, Walthamstow, has all the numbers of the GEM, "Magnet," "Penny Popular," "Greyfriars Herald," and "Union Jack," from No. 1 in each case, and generously offers to supply readers with special numbers which they may happen to want at the cost of 1d. for postage in the case of each number, as far as his stock allows. But he will not part with the first number of any of the papers.

R. Channon, 93, St. Augustine Road, Southsea, wants to buy Nos. 350, 354, 357, and 359 of the GEM.

A Mann, Hetherleigh, Dartford Road, Sevenoaks, wants to purchase the Birds' Eggs series of cigarette cards.

W. Liddell, 139, Camberwell Grove, and Geo. White, 143, Camberwell Grove, Camberwell, S.E., want to form a cricket and football club, and will be glad to hear from readers in their locality who would care to join. Age 14-15. W. Liddell (address above) also offers a number of old copies of the Companion Papers to anyone who will fetch them away.

B. V., and S. S., 20, Fairbank Road, Gillingham, Bradford, desire to form a GEM and "Magnet" League, and would be glad to hear from readers in their neighbourhood who care to join.

Miss Lilian Ruskin, 8, Conduit Court, Upper Clapton, N.E., wishes to start a GEM readers' club, and would be glad to hear from anyone interested. Will all writing kindly enclose stamped addressed envelopes?

Seaman W. C. Jackson, 301, Mess H.M.S. Valiant, c/o G. P. O., London, would be grateful for back numbers of the Companion Papers.

Arthur G. Littleworth, Ash Mount, Upper Sheffield Road, Barnsley, would be glad to have news of Miss M. Minchin, of Balkeeling, Australia.

Has any reader a copy of "Through Thick and Thin" he or she could spare to H. G. Robinson, 39, The Drive, Walthamstow.

Private R. E. Caie, 1963, 1/7 Scottish Rifles, 156th Infantry Brigade, 52nd Lowland Division, Mediterranean Expeditionary Force, asks for back numbers of the Companion Papers.

Your Editor

MISS PHYLLIS DARE.

The Latest Adherent to the "Harlene Hair-Drill" Method.
ENTHUSIASTICALLY RECOMMENDS READERS TO ACCEPT
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In a charming letter to the Proprietors of "Harlene," Miss Phyllis Dare says:

"Will you be good enough to send me a further supply of 'Harlene' at the earliest possible moment?"

"I am more than gratified with the unfailing good results of 'Hair-Drill,' and this opinion is shared by many of my friends."

"It is, indeed, a pleasure for me to add my evidence to that of thousands of others. I feel confident that beautiful hair is only a matter of careful attention, and the correct attention is undoubtedly 'Harlene Hair-Drill.'"

"Yours sincerely,

(Signed) "PHYLLIS DARE."

It is open for everyone who desires hair health and beauty to test the "Harlene Hair-Drill" method free.

Mr. Edwards has arranged a great Four-Fold Gift, which should be obtained by anyone suffering from:

1. Thinning hair.
2. Dull, lifeless hair.
3. Dry or greasy scalp.
4. Splitting or breaking hair.
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Prove for yourself by accepting one of these 1,000,000 "Harlene Hair-Drill" Outfits exactly how quickly you can regain hair beauty. Send your name and address on this form, and you will receive:

1. A bottle of "Harlene," a true liquid food for the hair, which stimulates it to new growth, building up the very substance of the hair itself. It is tonic food and dressing in one.

2. A packet of the marvellous hair and scalp cleaning "Cremex" Shampoo, which prepares the head for "Hair-Drill."

3. A bottle of "Uzon" Brilliantine, which gives a final touch of beauty to the hair, and is specially beneficial to those

whose scalp is inclined to be "dry" or where powdery seurf exists.

4. The secret "Hair-Drill" Manual, giving complete instructions for carrying out this two-minute-a-day scientific hair-growing exercise.

You can always obtain further supplies of "Harlene" from your Chemist at 1s., 2s. 6d., or 4s. 6d. per bottle; "Uzon" Brilliantine, 1s., 2s. 6d.; "Cremex" at 1s. per box of seven shampoos (single packets 2d. each).

If ordered direct from Edwards' "Harlene" Co., any article will be sent post free on remittance. Carriage extra on foreign orders.

SPECIAL NOTICE.

An innovation that will be much appreciated by travellers, and, incidentally, soldiers and sailors at home and abroad, is announced by Mr. Edwards' introduction of "Solidified Harlene." For a long time, in response to many requests, Mr. Edwards has been experimenting in this direction, and has at last produced Edwards' "Harlene" in solid form, so that it can more conveniently be carried in one's portmanteau or equipment than when in liquid form in a bottle. "Solidified Harlene" possesses exactly the same properties as the liquid "Harlene," and the same pleasant, stimulating "Hair-Drill" method of application suffices.

In addition to the popular Liquid "Edwards' Harlene," Solidified "Harlene" is now on sale at all chemists' in tins at 2s. 9d., or supplies may be obtained post free on remittance direct from Edwards' Harlene Company, 20-26, Lamb's Conduit Street, London, W.C.

Every applicant writing for the four-fold "Harlene Hair-Drill" Gift will be given particulars of a great £10,000 Profit Sharing Plan, whereby most valuable presents may be secured absolutely free of cost.



Photo 3

[Rita Martin.]

MISS PHYLLIS DARE.

The charming exponent of Musical Comedy cordially advises readers who desire hair beauty to accept the "Harlene Hair-Drill" Gift offered here free of all cost. Post coupon below.

"HARLENE HAIR-DRILL" GIFT COUPON.

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Dear Sirs,—Please send me your free "Harlene" Four-fold Hair-growing Outfit. I enclose 4d. stamps for postage to any part of the world. (Foreign stamps accepted.)

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A Cash Prize for Every Contributor to this Page.

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LOOK OUT FOR YOUR WINNING STORYETTE.

HIS TESTIMONY.

A lusty-lunged itinerant auctioneer was holding forth in the market-place of a small town.

Taking up a box of cigars, he shouted:

"You can't get better, gentlemen! I don't care where you go, you can't get better!"

"No," came a cynical voice from the back of the crowd; "you can't. I smoked one last week, and I'm not better yet."—Sent in by Gordon Walker, Paddington, W.

A "COOKED" ANSWER.

A young lady was being shown over the locomotive works. "What is that thing?" she asked, pointing at an object with her dainty umbrella.

"That," answered her guide, "is an engine-boiler."

She was an up-to-date young lady, and was at once interested.

"And why do they boil engines?" she inquired innocently.

"To make the engine tender," was the quick retort.—Sent in by Frank Rigby, York.

THE LIMIT.

Mary Jane's master is a slightly eccentric bachelor, and has one most irritating habit. Instead of telling her what he wants done by word of mouth, he leaves on his desk, or any other prominent position, a note curtly directing her to "Dust the dining-room," or "Turn out my cupboard," etc.

The other day he bought a new stock of notepaper, with a die-sunk address imprinted on it, and ordered it to be sent home.

Mary Jane took it in, and the first thing that met her eye was a note attached to the package.

"Well," she gasped, "he's asked me to do a few queer things in his blessed notes, but this is the limit. I won't stand it no longer!"

This is how the note read:

"Die inside this package."—Sent in by Miss Doreen Small, Handsworth, Birmingham.

A "TIMELY" REMARK.

"Nora," said the mistress to the new servant, "we always want our meals served promptly to the hour."

"Yes, mum," said Nora. "And if I miss the first hour, shall I wait for the next?"—Sent in by —? Anerley, S.E.

OBVIOUSLY.

First Slacker Kunt: "I wonder, Chollie, how it was the donkey ever came to be used as the—er—emblem of stupidity?"

Second Ditto: "Don't know, I'm sure, dear boy; must have been before our day."—Sent in by J. C. Hamilton, Polmont, N.B.

PROVED.

The Browns were at dinner. The second course had just been served, and there was a silence, broken only by the sound of knives and forks being vigorously used.

"What is this?" asked Mr. Brown suddenly, pointing to the joint.

"Spring lamb, of course!" snapped Mrs. Brown.

"Umph!" he grunted. "I suppose you're right. I've been chewing one of the springs for the last five minutes!"—Sent in by F. Nash, Sheffield.

PUTTING IT PLAINLY.

In promulgating your esoteric cogitations, or articulating your superficial sentimentalities and amicable philosophies or psychological observations, beware of platitudinous pomposity. Let your conversational communications possess clarified conciseness, a compact comprehensibleness, consistent consistency, and a concatenated cogency. Eschew all glomerations of flatulent garrulity, jejune babblement, asinine affectations. Let your extemporaneous deceptions and unpremeditated expatiations have intelligibility and voracious vivacity without rhodomontade or phrasnical bombast. Sedulously avoid all polysyllabic profundity, pompous prolixity, psittacous vacuity, ventriloquial verbosity, ventriloquent vapidty.

In other words, talk plainly, briefly, naturally, sensibly. Say what you mean, mean what you say, and DON'T USE BIG WORDS.—Sent in by C. Leslie, York.

THE EXPLANATION.

Captain Gingah (telling the story of his last engagement): "I grasped my sword with the left hand, my revolver with the right; in the other hand I held a rifle, and with my engaged hand—"

Reggie: "But, I say, captain, you haven't got four hands, you know!"

Captain Gingah: "Ah, my boy, that is easily explained. I doubled my fists."—Sent in by Miss Doris Hunt, East Ham.

HONESTY REWARDED!

Deaf Old Lady: "What's the price of this article?"

Draper's Assistant: "Seven shillings, madam."

Deaf Old Lady: "Seventeen shillings! I'll give thirteen."

Assistant (in a louder voice): "Seven shillings is the price of the article, madam."

Deaf Old Lady: "Oh, seven shillings! Well, I'll give five."—Sent in by J. Ramsden, Sheffield.

"TOO" TRUE.

It was a natural-history lesson, and the teacher was asking her pupils to name the creature whose habits she described. "Think," she said, "of a little thing that wriggles about in the earth, and sometimes comes to the top through a hole. What is it?"

A small boy immediately put up his hand.

"Well?" queried the teacher.

"A worm, miss," he answered.

"Quite right, Tommy," said the teacher. "Now, think of another little creature that does exactly the same thing."

Tommy paused for a moment to think, then he declared triumphantly:

"Another worm, miss."—Sent in by H. C. Dickie, Camphill, Glasgow.

TACTFULNESS.

Father: "Are you too tired to go to the pictures tonight, my son?"

Willie: "Oh, no, dad!"

Father: "Well, just round the corner for me and get me an ounce of tobacco."—Sent in by Ernest Smith, Liverpool.

As the "GEM" Storyette Competition has proved so popular, it has been decided to run this novel feature in conjunction with our new Companion Paper,

THE BOYS' FRIEND, 1d.,

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Look out for YOUR Prize Storyette in next week's GEM or BOYS' FRIEND.