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The GEM

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SPENDTHRIFT!

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ONE MINUTE GUSSY'S BROKE—THE NEXT HE'S WORTH QUIDS—

ROLLING IN MONEY!

By
Martin
Clifford.



Gussy's rolling in money when his father opens a banking account for him, hoping the responsibility of it will cure his son of his spendthrift habits. What a hope! Gussy's got a big heart—which puts no little strain on his big bank balance!

CHAPTER 1. Broke!

"SUPPOSE—"

"Well?"

"Suppose—"

Arthur Augustus paused.

Tom Merry and Jack Blake were sitting on the back of a bench under the elms in front of the School House at St. Jim's, swinging their legs. Arthur Augustus D'Arcy was dressed with his usual elegance, and his silk hat glistened in the sun, as did his diamond stud and his gold-rimmed monocle.

He stood before the two juniors with an extremely thoughtful expression on his face. Tom Merry and Blake had been talking football when he came up, but they politely bestowed their attention upon D'Arcy when he began to speak.

But the swell of St. Jim's did not seem quite able to get his sentence out.

"Suppose—" he began, for the third time.

Tom Merry grinned.

"I'm quite ready to suppose, if you like," he assented.

"But what shall I suppose?"

"Suppose Gussy is an ass," observed Blake. "Suppose he is a chump—a gilt-edged, double-action, non-skidding chump!"

"Weally, Blake, I was goin' to wemark—"

"Well, go ahead!"

"Suppose—" began D'Arcy.

Then he paused once more.

Blake looked at Tom Merry, and tapped his forehead significantly.

"Fairly off it!" he murmured.

And Tom Merry nodded.

"Poor old Gussy! I suppose what he means to say is—suppose we have a whip round to buy him a strait waistcoat," he remarked.

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"Nothin' of the sort, Tom Mewwy. I was goin' to say I am in a wathah awkward posish, and suppose—"

"Oh, get on with the washing!" said Blake. "Our supposers are in perfect working order, and we'll suppose anything you like. I can't say fairer than that."

D'Arcy paused for a moment. There was evidently some difficulty in getting out the statement he wanted to make.

"You see, I am in a beastlay awkward posish," he said. "I am short of money—"

"How odd!" said Tom Merry.

"Never mind, Gussy," said Blake consolingly. "I've been short of tin before, and lived to tell the tale. It's a thing you can live down."

"Pway don't be an ass, Blake! I was goin' to say, I want you fellows to advise me, but pway do not wot. It's a wathah sewious mattah."

"Go ahead, old son!" said Tom Merry. "What's the trouble?"

"Suppose a chap's governah wefused to play the game," said Arthur Augustus, getting it out at last, "what would you fellows do?"

"Ha, ha, ha!"

"I fail to see anythin' to laugh at. It's a beastlay awkward posish. Suppose a chap's governah wefused to play the game; what is a chap to do? I wegard it as a sewious pwoblem."

Tom Merry and Blake assumed expressions of great gravity.

D'Arcy was evidently in earnest, and required them to take his problem seriously, and they did their best not to grin.

"What would you fellows advise a chap to do?" said D'Arcy, jamming his monocle into his eye and surveying Tom Merry and Blake through it. "Suppose a chap's governah wefused to play the game—"

"That depends," said Tom Merry, with gravity. "We must know the circumstances. Whose governor are you talking about?"

—READ OF HIS ADVENTURES IN THIS RIPPING YARN OF ST. JIM'S!

"My governah."

"He refuses to play the game?"

"Yaas, wathah!"

"Well, it looks to me as if you haven't brought him up properly," said Tom Merry, with a shake of the head. "In that case, the fault lies with you."

"Weally, Tom Mewwy—"

"But what has your governor been doing, Gussy?" asked Blake. "We ought to know the offence before we pass the sentence."

"Yaas, that's wight enough. I am short of money—"

"I believe I've heard you make a remark to that effect before," Tom Merry observed.

"Pway don't interwupt me! This is how the mattah stands. I have an allowance fwom my governah, and I always get through it before the week is half out."

"Either the week is too long, or the allowance is too short," said Blake. "I don't see how we can have the week altered, so it will have to be the allowance that is set right."

"Exactly!" assented Tom Merry.

"Well, I have to eke out my allowance, you know, by askin' my patah to send me fivahs," said D'Arcy. "He used to be quite libewal with fivahs. But since the last Budget my governah has been wathah close with money. He sent me a fivah last week, and when I wote for another he didn't weply to my lettah for two days."

"Rotten!"

"I wouldn't have minded that so much, only when he did weply there wasn't any tin in the lettah, and I wegarded that as cawwyin' the thing altogether too far."

"I should say so. I hope you put it plainly to him?" said Tom Merry.

"Yaas, wathah! I wote again and again—in fact, I wote quite a large numbah of lettahs, and pointed out to the governah that he was puttin' me to a gweat expense in postage stamps, you know. I thought that ought to have some effect, because he's always opposed to extwavgance, you know. But he nevah sent any money."

"Horrid!"

"Then I sent him a wiah."

"And the fiver came by return, I suppose?"

"Not at all. He didn't weply to the wiah."

"Oh, come, that's too bad!" said Tom Merry.

"Yaas, I wegarded it as wathah wotten, you know. I cannot considah that the governah is playin' the game," said D'Arcy. "I am in a state of howwid stoniness, and if the governah wufuses to play the game, what am I to do?"

"Lord Eastwood will have to be taught the error of his ways," said Blake seriously. "Suppose we all send him a round robin, pointing out that he's setting a bad example to youth by refusing to play the game?"

D'Arcy looked thoughtful.

"Or we might ask leave of the Head and go down to Eastwood House in a body and interview him," suggested Tom Merry. "There's nothing like a personal interview to clear up doubtful points."

"Yaas, wathah! That's a good wheeze! I suppose the Head would give us leave if I explained the mattah to him?" said D'Arcy, in a thoughtful way.

"Ha, ha, ha!" roared Tom Merry and Blake together.

The idea of D'Arcy asking leave of the Head, and giving such an explanation, was too much for them.

The swell of St. Jim's jammed the eyeglass into his eye, and surveyed the two juniors with mingled surprise and annoyance.

"I fail to see any weason whatevah for this wibald laughah. I twust you have not been wottin', you wottahs?"

"Ha, ha, ha!"

"Weally, Tom Mewwy—"

"Oh dear! Ha, ha, ha!"

"I warged you as a wottah! Pway get off that bench, deah boy, and put up your hands," said D'Arcy wrathfully.

"I am goin' to give you a feahful thwashin'!"

Arthur Augustus brandished his clenched hands under Tom Merry's nose, but the hero of the Shell only roared louder.

"Will you put up your hands, you wottah?"

"Ha, ha, ha!"

"I am goin' to give you a feahful thwashin'—"

"Give it to Blake instead," suggested Tom Merry. "I'll hold your hat."

"I am goin' to thwash Blake as well—"

"My hat! He's getting dangerous!" ejaculated Blake, looking greatly alarmed. "We'd better cut."

"Yes, rather!"

Tom Merry and Blake slipped off the bench. They took the swell of the Fourth Form by the shoulders, and with a sudden jerk sat him on the grass. Then they ran off towards the School House, laughing.

A handsome motor-car had just glided up the drive, and stopped outside the House. Tom Merry and Blake passed it as they ran in. Arthur Augustus D'Arcy sat on the grass under the elms for a few moments in a dazed state. His hat had fallen over his eyes, and his monocle was clinking against his watch-chain.

"Bai Jove!" he ejaculated.

He jumped up, red and wrathful.

"You wottahs!" he shouted. "Come back! I insist upon your comin' back and bein' thwashed!"

But Tom Merry and Blake did not come back.

D'Arcy jammed his hat tightly on his head, stuck his monocle in his eye, and rushed in hot pursuit.

He bounded up the School House steps, and rushed into the Hall—and rushed right into a tall, handsome gentleman who had just entered.

There was a sharp exclamation.

"Oh!"

"You wottah!" exclaimed D'Arcy, under the impression, in the confusion of the moment, that he had run into Tom Merry. "You uthah ass—"

"Eh?"

"Oh!"

"Arthur!"

D'Arcy staggered back in dismay.

"The governah!"

CHAPTER 2.

Waiting On Gussy's "Governah"!

LORD EASTWOOD breathed rather fast. He was frowning a little. Lord Eastwood was an exceedingly stately gentleman, and his stateliness had been considerably disturbed by the collision.

But his frown melted into a smile as he saw D'Arcy's dismayed face.

"Arthur!" he repeated. "So it is you?"

"Ya-a-as, wathah!" gasped D'Arcy.

"Ah! You were so eager to see me that you rushed in at top speed, I suppose?" said Lord Eastwood.

"I—I—as a matter of fact, I—I did not know you were here," said Arthur Augustus. "I was wunnin' aftah a couple of feahful wottahs. I did not notice your car. I—"

"Well, never mind!" said Lord Eastwood. "Fortunately no harm is done, but I should recommend you to look where you are going in future."

"Yaas, wathah, dad! I suppose you have come down to see me?" said Arthur Augustus.

The earl smiled grimly.

"Quite a mistake, Arthur. I have come to see the Head."

"Oh! But you have had my lettahs and my wire?"

"Yes."

"Then you know just how the mattah stands?"

"Exactly."

"Then I twust—"

"Will your lordship please follow me?" said Binks, the butler.

"Thank you!"

"But, weally, fathah—"

Lord Eastwood gave his son a nod, and walked away. The swell of St. Jim's was left looking after him in dismay.

"Bai Jove!" murmured D'Arcy. "This is wathah wotten. I weally do not undahstand the governah at all."

FREE GIFTS! FREE GIFTS! FREE GIFTS!

➡ **COMING IN A FORTNIGHT'S TIME!** ⬅

What Are They? See Next Week's GEM for Full Details.

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He ascended the stairs slowly to Study No. 6, where he expected to find Blake. There was a sound of chuckling in the study as the swell of St. Jim's approached it.

D'Arcy coloured.

He looked in at the open door. His study-mates, Blake and Herries and Digby were there.

Tom Merry was with them, and the four juniors were chuckling, and D'Arcy had little doubt that it was his collision with his "governah" in the Hall below that was the cause of their merriment.

"Hallo, here's Gussy!" exclaimed Blake. "Look out!"

"My hat!" gasped Tom Merry, in great alarm. "En garde!"

Tom Merry seized the tongs from the grate; Blake snatched up a fives bat. They set their backs to the wall, as if terrified by a fearful danger, but determined to sell their lives dearly. Herries and Digby yelled with laughter, but Blake and Tom Merry only looked alarmed.

Arthur Augustus surveyed them wrathfully.

"You uttah asses—" he began.

"Keep off!" shrieked Tom Merry, brandishing the tongs. "Hands off!"

"Stand back!" yelled Blake.

"You uttah chumps!"

"Make it pax," said Tom Merry. "Otherwise, we shall very likely faint with terror. I feel it coming on!"

"So do I!" gasped Blake. "I can read slaughter in his eye, and bloodshed in his eyeglass. See me tremble!"

And he trembled so violently that his boots clattered on the floor.

D'Arcy looked at him wrathfully. Even D'Arcy could see that the juniors were elaborately "rotting" him.

"I regard you as a pair of uttah boundahs," he exclaimed. "Howevah, I will make it pax, as I have no time to thwash you now."

Tom Merry gave a gasp of relief, with a sound like air escaping from a punctured tyre, and threw the tongs into the grate.

Blake dropped the fives bat to the floor, and leaned against the wall as if in relief.

"Saved!" Tom Merry and Blake gasped together.

"Ha, ha, ha!" laughed Herries and Digby.

"You feahful wottahs! I should give you a feahful thwashin' if I had not made it pax. I regard you as wotten boundahs. But I am in an awkward posish."

"More trouble?" sighed Tom Merry. "What is it now?"

"My governah has come down."

"Then everything in the garden is lovely. You've only got to ask him for a fiver—or I should make it a tanner, I think."

"Yaas, I thought it was all wight when I saw him," said D'Arcy. "I thought he had come down to give me a lectuah, you know, and then to hand out the tin. I wouldn't have minded the lectuah, weally. I think a chap ought to be willin' to stand a lectuah ewery now and then fwom his governah. It shows pwopah wespsect."

"Hear, hear!"

"But he hasn't come here to see me," said Arthur Augustus. "He's gone to see the Head. He hasn't come to see me at all. It looks to me as if I shan't get the fivah, atfah all, and I am short of money, you know. What would you fellows advise a chap to do?"

The fellows all looked serious.

"Must see him," said Blake, shaking his head. "Don't let him escape without an interview; that's the important thing!"

"Yes, rather!"

D'Arcy nodded.

"We must capture him before he gets out of the House," said Tom Merry. "Suppose we wait for him in the Hall, and noble him as he comes out? If we could get a clothes-line or something, I wouldn't mind lassoing him."

"Pway don't be an ass, Tom Mewwy."

"Still, it's a good idea to ambush him in the Hall," said Blake. "He's gone down the passage to the Head's study, I suppose?"

"Yaas, wathah!"

"Well, we can wait for him at this end of the passage, and step out when he comes by," said Blake. "We can all step up and present our respects, and hope he's well, and then you can gradually and diplomatically work the conversation round the subject of fivers."

"Good! I wathah think that's a good ideah," said D'Arcy.

"Then let's go down. He mayn't stay long with the Head, you know."

"Vewy well. I will change my collah, and then I'll be weady."

And D'Arcy changed his collar, and the juniors descended to keep watch and ward at the end of the passage for Lord Eastwood.

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CHAPTER 3.

Lord Eastwood's Experiment!

D R. HOLMES, the Head of St. Jim's, rose to his feet, and greeted his noble visitor very courteously.

Lord Eastwood was a governor of St. Jim's, as well as an old friend of the Head's. Lord Eastwood was also an old St. Jim's fellow, and he had been through the old school as junior and senior in his time; and perhaps his recollections of that time made him as lenient as he was with his two hopeful sons there.

He sat down in one of the deep, comfortable armchairs after he had shaken hands with the Head. Dr. Holmes was looking a little perplexed. He was glad to see Lord Eastwood, but he could not guess what reason to assign the visit.

Lord Eastwood smiled genially.

"I was passing within two miles," he explained, "and as I wished to consult you about a certain matter I called on. It is about my son."

"Ah, yes! Which son?"

"Arthur," said Lord Eastwood, smiling again, "the elder. As for Wally, he is such a young rascal that I have really given up thinking of his reformation."

The Head laughed.

"I must agree with you that D'Arcy minor is a young rascal," he said. "He is really only wild, however; there is nothing at all like vice in him."

"Oh, I am sure of that; and as for Arthur—"

"D'Arcy major is one of my best juniors, in most respects," said the Head. "There are sometimes little difficulties, but I have no fault to find with him."

Lord Eastwood nodded.

"I am glad to hear you say so, sir, but I have a fault to find with him."

"Indeed!"

"He is very extravagant, I think, and careless with his money."

"Ahem!" Dr. Holmes coughed. "Perhaps that is really —er—due to his being provided with more money than is really good for a boy of his age."

"Possibly. Yet—" Lord Eastwood paused. "I do not wish to stint my boys, and I am sure Arthur would never put money to any culpable use. He is simply extravagant, and does not fully realise the value of it, I think. I have received from him several applications for money of late, which throw some light upon his point of view in the matter."

The earl opened a pocket-book, and took out several letters, and laid them on the Head's writing-table.

Dr. Holmes laughed quietly as he glanced through the letters.

"They are mostly brief, but very much to the point."

The first one ran as follows:

"Study No. 6.

"School House, St. Jim's.

"October 20th.

"Dear Father,—I am extremely sorry to say that the fiver is all gone. I took your advice, for which I was very grateful, and made it last as long as possible. If you will be kind enough to send me another fiver, I will do the same again.

"Your affectionate son,

"ARTHUR AUGUSTUS D'ARCY."

"October 21st.

"Dear Dad.—Just a line to mention that I have not yet received the fiver.

"In haste.

"ARTHUR."

"October 22nd.

"Dear Father,—I have not yet received the fiver, so suppose that my letters have miscarried. Shall I inquire at the post office, or will you communicate with the Postmaster-General?

"Affectionately,

"ARTHUR."

"October 23rd.

"Dear Father,—Would you mind letting me have the fiver by return of post, as I am in debt at the tuckshop, and I owe Tom Merry five shillings, and I think he needs the money? Of course, I am not thinking of myself; but you have always told me to be careful not to be in debt, and I am anxious to get clear.

"With love to all,

"ARTHUR."

Dr. Holmes laughed.

"Is that all?" he asked.

"There were some more, I think," smiled Lord Eastwood. "Now, as Arthur had five pounds last week, I think it is altogether too soon for him to be out of money."

I really want him to learn the value and responsibility of money."

The Head pursed his lips.

"I should advise giving him less," he remarked. "Suppose you limit his pocket-money to two shillings a week."

"Poor Arthur!"

"Or, say to five shillings—that is very liberal for a junior."

"Quite so; but—"

Lord Eastwood paused.

"The fact is," he said, "that I am thinking of trying

"Certainly."

"I think the experiment will be a success—at all events, we shall see."

"I truly hope so."

Dr. Holmes rose to see his visitor out. Lord Eastwood did not go down the passage into the School House again, but Dr. Holmes showed him out by his private door. They shook hands very cordially, and Dr. Holmes returned to his study with a smile upon his face. The Head of St. Jim's did not think that Arthur Augustus D'Arcy's bank account was likely to last very long.



Mother Murphy's tuckshop presented a cheerful scene as the St. Jim's juniors made short work of her stock. The feast was a royal one. "How much do I owe you, Mrs. Murphy?" asked Gussy, the founder of it. "Nine pounds ten shillings, sir!" Quite calmly Arthur Augustus filled in a cheque for the amount and handed it over.

an experiment in the matter. Instead of cutting short Arthur's money, I think I might teach him a greater sense of responsibility by placing a larger sum in his hands."

"H'm!"

"I think with a larger sum to handle he might learn the lesson of frugality," said Lord Eastwood.

"But surely you do not think of placing a large sum in the lad's hands?" said the Head.

"Not exactly; I should not do that," said Lord Eastwood. "My idea is to give him a bank account with a cheque-book."

"Oh!"

"In fact, I have already made arrangements with my bankers for the purpose," said Lord Eastwood. "I have placed fifty pounds to Arthur's credit, and I have brought a cheque-book here for him. I have an idea that, finding himself in this position, a great sobriety in the use of money will come to him."

"I hope so."

"You do not think so?"

"Well, it will be an interesting experiment," said Dr. Holmes, in a non-committal way. At all events, if the money is wasted it will not be used for any bad object. You can rest assured upon that point."

Lord Eastwood glanced at his watch, and rose to his feet.

"Then that is settled," he remarked. "I must hasten now, and I dare say your time is valuable, sir. You will hand the cheque-book to Arthur, and explain the matter to him, will you not, and at the same time adding any little advice you think fit?"

CHAPTER 4. Gone!

"JOLLY long time!"

"Yaas, wathah!"

"Look here, Gussy, you shouldn't let your governor get into those long-winded habits!" said Blake, with a yawn. "How long is he going to keep us waiting here, I wonder?"

"Yaas, I wondah."

Tom Merry looked at his watch.

"We've been here a quarter of an hour," he remarked.

"Bai Jove!"

"Seems longer," said Blake.

"Yaas, wathah!"

Tom Merry looked round the corner into the passage. The juniors were waiting for Lord Eastwood to come back, quite oblivious to the fact that he had been shown out by a different way. The interview to them seemed a very long one. There was no sign yet of the noble earl in the passage.

"Well, we've got to wait!" said Digby, yawning.

"Better," said Herries. "We're all short of funds, and if Gussy can get a fiver, it will set the whole study up."

"Yaas, and I owe Tom Mewwy five bob, and Lowthah three—"

"What are you chaps hanging about here for?" demanded Monty Lowther, coming up with Manners. "Anything on?"

"Yaas, wathah!"

"Gussy's governor's with the Head," said Tom Merry. "We're waiting for him. We're all going to speak to him nicely, and he's going to fork out a fiver."

"Good! I'll help."

"What-ho!" said Manners.

And the seven juniors waited. They peeped round the corner frequently, and once Tom Merry stole down the passage, and looked round the next corner towards the Head's study. But the door was closed, and he crept back.

"Hasn't come out yet?" said Digby.

"No."

"My hat! What a gift, to be able to jaw all this time!" said Herries. "I suppose it runs in Gussy's family."

"Weally, Hewwies—"

"You chaps waiting to catch mice, or what?" asked Kangaroo—Harry Noble of the Shell—as he came by with Clifton Dane and Bernard Glyn.

"We're waiting to catch Gussy's pater."

"What are you going to do with him?" asked Glyn.

"Ha, ha, ha! Make him shell out!"

"Yaas, wathah!"

"He's been with the Head twenty-five minutes now," said Blake, looking at his watch. "They're keeping it up, eh?"

"Blessed if I know what they find to jaw about!"

"Oh, Gussy's sins, of course," said Lowther. "If I had a son like Gussy, I should feel awfully anxious about him."

"Weally, Lowthah—"

"I should probably keep him on a chain, or in a cage—"

"Weally—"

"Yes, rather," agreed Manners. "He must be a fearful anxiety to his governor."

"My governah—"

"Must be a patient chap," said Lowther solemnly.



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"I always make it a point to show gweat wespsect to my governah. I have only disweguarded his instwuctions in one wespsect. He always impwesses upon me to be vewy careful in the company I keep," said D'Arcy. "Howevah, I allow myself to stwetch a point in that wespsect, as I don't want to dwop you fellows—"

"Why, you ass—"

"You cheeky chump—"

"You frabjous cuckoo—"

"Weally, deah boys—"

"Bump him!"

"I wefuse to be bumped—"

"Hold on!" exclaimed Tom Merry, laughing. "His noble governor may be along any moment, and he mustn't find us bumping his hopeful son."

"Ha, ha, ha!"

"Weally, Tom Mewwy—"

"We'll let him off with a caution this time," said Lowther. "But—"

"Hark!"

"He's coming."

Footsteps were approaching down the passage. Tom Merry dragged back Digby, who was about to put his head round the corner.

"Hold on!" he said. "Don't stare, you know. His lordship ought to happen on us here, quite by chance—"

"Ha, ha, ha! Good!"

"Quiet, then!"

"Yaas, wathah!"

"Order!"

"I will step out as soon as the governah appeahs," said D'Arcy. "You fellows can all step out aftah me, and back me up. All say 'Good-aftahnoon!' at once."

"Good-aftahnoon at once!" said Lowther.

"Pway don't be an ass, deah boy. Weady?"

"Quiet!"

The footsteps came quickly on.

Just as they reached the corner D'Arcy stepped forward.

The juniors all stepped after him.

"Good-aftahnoon, sir!"

A plump face and a plumper form in buttons loomed up before the juniors. Binks, the School House page, stopped as he came round the corner, and stared at the crowd of juniors in blank astonishment.

"My 'at!" he muttered.

Tom Merry & Co. turned red.

"Binks!"

"Ho!" said Binks. "I say—"

"Bai Jove! It's Binks, and not my governah at all!" said D'Arcy, in disgust. "Weally, Binks, I wegard you as an inopportune ass!"

And the juniors looked annoyed. They felt absurd in having wasted that concerted salutation upon Binks.

Binks grinned.

"Ho!" he remarked. "You was waitin' here for Lord Eastwood, Master D'Arcy?"

"Yaas, wathah!"

Binks chuckled.

"Ho!" he said.

"Well," exclaimed Tom Merry, "what's the matter with you, Binks? Got a pain inside?"

"Ho! No!"

"Well, then, what are you cackling about?"

"It ain't any good waitin' for Lord Heastwood—that's all, Master Merry."

"Wats!" said D'Arcy.

"But why isn't it any good?" demanded Tom Merry.

"He's gone!"

"Eh?"

"Gone!"

The juniors all stared at Binks. The School House page chuckled cheerfully. He evidently regarded the matter as quite humorous.

"Imposs!" ejaculated D'Arcy. "We've been waitin' here all the time."

"He couldn't have passed—" began Manners.

"Oh!" said Binks. "You see, he went out the other way."

"Oh!"

"The 'Ead showed 'im hout by his own door into the quadrangle."

"Oh!"

"How long has he been gone?" howled Blake.

"About five minutes, Master Blake."

"Oh!"

"The car may not be out of the gates yet!" panted Blake. "Come on—we may catch him yet! Put your beef into it!"

And the juniors dashed helter-skelter out of the School House.

There was no sign of the motor-car in the quadrangle.

But the gates were open, and the juniors tore across to them. They dashed out into the road.

Far away down the road was a cloud of dust, and lingering in the air was a smell of smoke.

Lord Eastwood was gone!

CHAPTER 5.

A Severe Letter!

"Bai Jove!"

Arthur Augustus D'Arcy looked after the disappearing cloud of dust. He adjusted his monocle and looked after it again. But Lord Eastwood was gone.

"Bai Jove! I wogard that as wotten!" he said.

"Rotten isn't the word," said Blake, in great disgust. "Fancy a chap who has a seat in the House of Lords dodging us like that! I must say that Lord Eastwood—Well, I will respect Gussy's feelings as a son, and I won't say what I think."

"Same here," said Tom Merry, with a shake of the head. "I can't call this playing the game."

"Rather not."

"Gussy had better write to him," suggested Kangaroo. "He can point out that the St. Jim's fellows don't like this sort of thing, and we'll all sign the letter."

"Good egg!"

Arthur Augustus nodded.

"Yaas, wathah! I can't have the governah goin' on like that, you know," he remarked. "I believe in a chap bein' patient with his patah, but there comes a time when he must put his foot down."

"Hear, hear!"

"Hallo, cocky!" said D'Arcy minor, as the juniors turned back into the quad. "Did you see the pater?"

"Weally, Wally—"

"He dodged us," said Tom Merry indignantly. "While we were waiting at one door he went out by another."

Wally D'Arcy chuckled.

"Just like you chaps," he remarked. "Sorry I didn't see you, Gussy. I stopped the pater just as he was getting into the car."

"Any result?" asked Kangaroo, with a grin.

Wally held up a pound note.

"My hat!" said Blake, with a whistle.

"Bai Jove! And I—"

"You've got nothing?"

"Nothin', deah boy."

"Well, halves," said Wally. "Let's change this note and you shall have half, old man. Share and share alike."

"Weally, Wally, that is wathah wippin' of you, and I will accept your offah as I am stonay," said D'Arcy. "Mrs. Taggles will change it."

Two youths of the Third Form who were with D'Arcy minor stared at him blankly as he made his major that generous offer.

"You young ass!" gasped Jameson. "If you want to go halves, you can go halves with me."

"Or with me," said Curly Gibson, with equal heat.

"Weally, Gibson—"

"Look here, Wally—"

"You travel!" said Wally. "I'm sharing this with Gus. If you chaps like to come to the tuckshop I'll stand ginger-pop and tarts."

"Oh, all right!" said Jameson and Gibson together.

And the party adjourned to Dame Taggles' little establishment. Then the pound note was changed, and half of it duly handed over to Arthur Augustus D'Arcy, and as the juniors were thirsty a considerable amount of it was immediately expended in ginger-pop and lemonade.

Wally chuckled over his foaming glass.

"You must have been a chump to miss the pater, Gus!" he remarked. "He was in an awfully good temper, and he might have been worth a fiver or a tenner to ou."

"It was weally Tom Mewwy who was to blame, you see—"

"Eh? What's that?" said Tom Merry.

"You wemebah you were waitin' at the end of the passage—"

"Well, I was waiting because Blake was."

"I was waiting because Gussy was," said Blake, with a grin. "Of course, it was all Gussy's fault from beginning to end."

"Weally, Blake—"

"It jolly well always is!" said Herries.

"Weally, Howwies—"

"We might have gone thirsty all the afternoon but for Wally," said Digby indignantly. "Nice state of things when we have to depend on a Third Form scallywag for a drink!"

"Weally, Dig—"

"Oh, come and get that letter written!" exclaimed Lowther. "Lord Eastwood has simply passed the limit this time, and I think we ought to point it out to him."

"Yaas, wathah! But—"

"If you're done guzzling, Gussy, come on!"

"I have had only one glass—"

"So have I," said Lowther.

"Weally, Lowthah—"

"It was filled several times, but it was only one glass—the same glass all the time," Lowther explained elaborately.

"Oh, don't be funny, Lowther!" implored Blake.

"Look here—"

"Oh, come on!" exclaimed Tom Merry, dragging Lowther away. "Let's get the letter written, and we can catch the post with it. It goes in a quarter of an hour."

"Right-ho!"

And the juniors walked over to the School House and adjourned to the Junior Common-room, there to write the letter.

D'Arcy sat down at the table and drew pen and paper towards him.

He jammed his monocle into his eye, and gnawed the end of the pen-handle—these, apparently, being indispensable preliminaries to writing the letter.

The other fellows stood round to help.

"Go it, Gussy!" said Tom Merry encouragingly. "You ought to write the letter, you know, and we'll all sign our names."

"Yaas, wathah! But how shall I begin? I wathah think that 'Deah patah' or 'Deah guv'nah' will sound a bit too gentle. I think that, undah the cires, I ought to be wathah stiff. I don't want to seem to come wound too easily."

"Quite right."

"At the same time, I shouldn't like to be diswespectful; that would be awfully bad form," D'Arcy said anxiously. "I despise a chap who speaks of his pawents diswespectfully."

"Yes, rather!"

"You ought to strike the medium somehow," Blake remarked.

"That's it!" said Lowther. "Hit the medium—as the chap did at the spiritualistic seance, you know."

"Order!"

"Yes, shut up, Lowther, old chap! Supposing you begin 'Dear Sir'?" suggested Manners.

"Too formal," said Tom Merry.

"Well, 'Respected Sir,' then—"

"Yaas, that sounds wespectful, and at the same time it's not too chummy," remarked Arthur Augustus. "Wespected Sir," is about wight. What do you say?"

"First chop."

And the swell of St. Jim's commenced the letter with "Respected Sir." Then he stopped. He had made a beginning, but the letter threatened to stop at that point.

"Well, get on," said Digby.

"Yaas, wathah! But—"

"That's not enough."

"Oh, no!" said Blake seriously. "That would be altogether too concise."

"Weally, Blake—"

D'Arcy chewed the handle of his pen and did not finish. The juniors watched him with interest. They made several suggestions, but as D'Arcy was not listening to them the suggestions did not interrupt his train of thought.

His pen began to move at last.

Tom Merry & Co. watched him as he wrote, and read the words over his shoulders.

"Respected Sir,—I am very sorry to be compelled to call your attention to the fact that I—and a considerable number of fellows here—do not consider that you have been playing the game—"

"Good!"

"Very nicely put."

"Go it!"

"On the ball!"

D'Arcy's pen was travelling over the paper now that it had once started.

"I desire to respectfully point out that I had no hand in inducing the Chancellor of the Exchequer to keep the rate of income tax so high, and so I strongly object to my pocket-money being cut short on that account. I waited to see you as you left the Head, with some of my friends, and we were greatly surprised and disappointed that we missed you. Blake thinks that you dodged us on purpose—"

"Yes, rather!" said Blake.

"And Tom Merry said it isn't playing the game—"

"Hear, hear!" said Tom Merry.

"I, therefore, wish you to reflect on this—"

"That's what the governah always says when he gives me a lectuah," said Arthur Augustus, looking up. "It sounds vewy impressive, and I suppose it's all wight."

"Right as rain!"

"And, upon reflection, you may decide in a way calculated to afford more satisfaction to your affectionate father—"

"That's how he goes on," said D'Arcy. "It's a vewy good sentence, and only wants altewin' a little to suit the occasion."

"Ha, ha, ha!"

"I've got an idea, though," said Digby. "Why not shove the letter into the third person, Gussy? It sounds more dignified."

D'Arcy nodded thoughtfully.

"Yaas, there's somethin' in that. My tailah wites to me in the third person when he wants his money vewy badly. It sounds as if you're on your dig and mean bisnay."

"Yes, rather!"

"Good egg!" said Tom Merry. "Write it out again in the third person, Gussy."

"Vewy well."

"Then we'll all sign it, and it can go by the next collection."

"Good!"

D'Arcy took a fresh sheet of paper, gnawed his pen thoughtfully, and started again. The complete letter was quite imposing:

"Respected Sir,—A. A. D'Arcy, Esq., is sorry to be compelled to point out the fact that he, and a considerable number of fellows here, do not consider that Lord Eastwood has been playing the game. He wishes to respectfully observe that he had no hand in inducing the Chancellor of the Exchequer to keep the rate of income tax so high, and that it is not cricket to cut short his pocket-money on that account. The aforesaid A. A. D'Arcy and the other fellows mentioned hereafter waited to see Lord Eastwood as he—Lord Eastwood—left the Head, and was greatly surprised and disappointed when he and they missed him. J. Blake, Esq., thinks that Lord Eastwood dodged him and them on purpose, and Thomas Merry, Esq., is of opinion that it isn't playing the game. He and they therefore wish him to reflect on this, and upon reflection he may act in a way calculated to afford more satisfaction to his son. So no more at present from—

"ARTHUR AUGUSTUS D'ARCY.

J. BLAKE.

ARTHUR DIGBY.

G. HERRIES.

H. MANNERS.

MONTAGUE LOWTHER.

TOM MERRY.

HARRY NOBLE.

CLIFTON DANE.

B. GLYN."

Arthur Augustus D'Arcy surveyed the letter with considerable satisfaction.

"I wathah think that's good," he remarked.

"Jolly good!"

"Ripping!"

"You don't think I've been wathah too severe with him, you fellows?" asked Arthur Augustus, a little anxiously.

"Not a bit of it."

"Too gentle, if anything."

"You haven't said anything about passing the limit, and that's what he's really done, you know."

"I think it just meets the case; not too gentle, and not too severe," said Herries.

"Of course, it will make him feel a bit uneasy when he knows that a lot of fellows in the Fourth Form and the Shell here are down on him."

"That's just what we want."

"Exactly."

"Yaas, wathah; I think it will do," said Arthur Augustus, as he addressed an envelope. "I shouldn't like to be too severe on the governah, but I weally must point out things to him. This lettah is just the thing."

He sealed the letter in an envelope, and looked at his watch.

"Five minutes to the collection," he remarked. "Heaps of time. I'll wun and post it myself."

And he hurried out of the School House and walked across to the school letter-box near the gates, and duly posted the letter.

Binks, the page, looked into the Junior Common-room a minute after Arthur Augustus had left it.

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"Master D'Arcy here?" he asked.

"He's just gone out. He'll be back in a minute," said Tom Merry.

"The 'Ead wants him."

"Oh!"

"In his study at once, please," said Binks, and departed.

Tom Merry & Co. looked serious.

"The noble lord can't have been complaining about Gussy, surely," said Monty Lowther. "Is he in for a carpeting, I wonder?"

"I hope not."

"Looks like it, though."

"Anythin' wong, deah boys?" asked Arthur Augustus entering the Common-room, and observing the serious looks of his chums.

"The Head wants you in his study."

"Bai Jove!"

"I hope it's all right, Gussy!"

"I suppose the governah has been sayin' somethin'," said D'Arcy resignedly. "I am wathah glad I've witten a wathah stiff lettah now."

"We'll come and see you through," said Tom Merry.

And the whole party accompanied Arthur Augustus to the passage, and waited there while he went on to the Head's study, and tapped at the door. They heard the deep voice of the Head from within the room.

"Come in!"

D'Arcy opened the door and went in. The door closed behind him, and he disappeared from the gaze of his anxious chums.

Tom Merry & Co. listened with all their ears. It might be a lecture that D'Arcy was booked for, or it might possibly be a caning, and they listened for the voice of the swell of St. Jim's raised in anguish. But they did not hear it.

They ventured close enough to the door to hear a faint murmur of voices within the study, but that was all.

Whatever D'Arcy was getting, it was not a licking, and the juniors were somewhat relieved to know that. They wondered what it was, but in their wildest conjectures they never guessed anything like the truth.

CHAPTER 6.

Rolling in Money!

ARTHUR AUGUSTUS D'ARCY entered the Head's study with secret misgivings. Lord Eastwood's visit to St. Jim's, and his departure without an interview with his son, boded ill. The swell of the School House made up his mind for a "wiggling," and he determined to go through with it without allowing it to disturb the repose which stamps the caste of Vere de Vere.

Dr. Holmes glanced at the junior as he stood before him with his eyes respectfully downcast, but with a stiffening of his back which showed that he guessed what was coming, and was prepared to endure it with fortitude.

"Ah, D'Arcy!" said the Head. "Lord Eastwood has paid me a visit—"

"Yaas, sir."

"On your account, D'Arcy."

"So I supposed, sir. I twust my patah has no complaints to make?" said the swell of St. Jim's firmly.

"Unfortunately he has."

"About me, sir?"

"Yes. Lord Eastwood considers you extravagant and careless with money."

D'Arcy looked surprised.

"Bai Jove! I am weally astonished, sir. "I made my last fivah last me nearly a week."

"Indeed!"

"Yaas, wathah, sir! My governah impresses upon me that I must be careful with it, and it lasted me exactly six days, sir."

"H'm! Well, his lordship wishes to teach you a lesson in—in thrift and carefulness with money," said the Head. "He therefore—"

"He hasn't left a fivah with you to give me, sir?"

"Certainly not!"

"Oh! Is he goin' to send me one?"

"I think not."

D'Arcy looked dismayed.

"Bai Jove! Then I shall have nothin' till my allowance is due again!"

"I think your allowance will cease, D'Arcy."

"Gweat Scott!"

"Instead of that, Lord Eastwood has decided to give you a bank account and a cheque-book, hoping that this system will teach you economy and greater care of money."

D'Arcy almost jumped.

More than once he had explained to his father that a

bank account would be extremely useful to him, and save a great deal in postage stamps.

Lord Eastwood had always smiled at the suggestion.

Arthur Augustus could scarcely believe his ears now.

"Bai Jove, sir!" he ejaculated.

"Now, D'Arcy, you will see that this is placing a great responsibility upon you," said Dr. Holmes. "You will see that you must not be careless or extravagant, and make this experiment a failure, and disappoint your father."

"Certainly, sir!"

"You must not yield to any desire to squander money, or buy things which are useless; or, indeed, to be careless of your account in any way."

"I shall be vewy careful, sir."

"Here is your cheque-book. Lord Eastwood has placed fifty pounds to your credit with his own bankers."

Arthur Augustus had always had plenty of money all his life, and was seldom short of it, and then only temporarily. But he had never possessed such a sum as fifty pounds—and a cheque-book!

The cheque-book was, as he would have said, stunning.

He put his hand into his pocket twice in half a minute to feel it, and make sure that it was really there.

Tom Merry & Co. looked relieved as they saw him. The manner of the swell of St. Jim's was a sufficient indication that he had not been "ragged."

"Well?" demanded Blake.

"Well, deah boy."

"Have you been carpeted?"

"Not at all."

"Then what did the Head want you for?" demanded five or six voices together.



Carrying Gussy shoulder-high, the crowd of juniors headed across the quadrangle for the tuckshop. Everyone was eager to be present when Gussy was given his testimonial of honour—a big feed! But it was a testimonial that was to prove very expensive—for Gussy!

"Bai Jove! Fifty pounds!"

"That is the sum. You will see it entered here in the pass-book. The cheque-book contains fifty cheques—as, naturally, the cheques you will draw will be for small amounts."

"Oh, yaas!"

"His lordship did not specify any particular length of time which this money is to last," pursued the Head. "But you will understand that such a sum must last you a long time. A year, at least, I should say."

"Oh, it will last an awfully long time!" said D'Arcy confidently. "I don't suppose I shall have to spend it all by the time I leave St. Jim's."

The Head smiled.

"I hope that will prove to be correct, D'Arcy. Take care of your cheque-book, and mind that it does not pass out of your hands. Take care of the money, and do not be reckless. You may go."

"Thank you vewy much, sir."

And Arthur Augustus left the study.

He walked down the passage as if he were walking on air.

"Oh, only a little matter of bisnay," said D'Arcy negligently. "My patah left my cheque-book with him, that's all."

"Eh?"

"My patah left my cheque-book with him to be given to me."

"Your what?"

"Cheque-book!"

The juniors stared at D'Arcy. He spoke quite coolly, as if he had been in possession of dozens of cheque-books from his earliest years.

"Oh, come off!" said Blake at last.

"Draw it mild!"

"Cheese it!"

"What did your pater come down for?"

"I have already informed you, deah boys. My patah came down to hand my cheque-book to Dr. Holmes."

Blake snorted.

"This isn't the first time Gussy has started in business as a funny man," he said; "but I suggest that it should be the last."

"Hear, hear!"
 "Bump him!"
 "Weally, you know—"
 "Bump the chump!"
 "Weally—hands off!"

A dozen hands fastened on Arthur Augustus D'Arcy. He was rushed backwards to the wall, and jammed against it, and pinned there helplessly.

"Now, then, tell us the truth before we bump you!" exclaimed Tom Merry. "What did the Head want you for?"

"Ow!"

Arthur Augustus wriggled desperately in the grasp of the juniors. But he could not get away.

"Answer, you ass—no rot!"

"Ow! Pway welease me! You are wumplin' my clothes feahfully. My cellah is gettin' simply cwushed."

"Explain."

"Bump him!"

"Hold on, deah boys. The Head sent for me to—"

"Well, to what?"

"To hand me my cheque-book."

"Why, there he goes again!" exclaimed Blake, exasperated. "Bump him!"

"Ow! Yow!"

"Bump!"

"Yawwoh!"

"Bump!"

"Yowp!"

"Once more!" exclaimed Digby. "Now— My word, what's that?"

The cheque-book had fallen from D'Arcy's pocket as he was bumped. Digby picked it up in astonishment.

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"Great Scott!" exclaimed Tom Merry. "What's that?"

"A blessed cheque-book!"

"My hat!"

"It's my cheque-book!" gasped D'Arcy. "You uttah asses!"

The juniors, in their astonishment, released the swell of St. Jim's, and he staggered to his feet, dusty, dishevelled, and wrathful.

CHAPTER 7.

Too Late!

TOM MERRY & CO. stared blankly at the cheque-book. Digby held it aloft for all to see. There it was—a fat cheque-book, plain for all eyes to see.

"My only hat!" ejaculated Monty Lowther at last.

"Then it's true?"

"Looks like it."

"It's a cheque-book."

"A real cheque-book."

"Where did you get it, Gussy?"

D'Arcy dusted his jacket with a cambric handkerchief, and sniffed.

"I have already informed you that it is my cheque-book," he said.

"But—"

"My governah left it with the Head for me—"

"But—"

"He has placed fifty pounds to my cweidit in the County & Town Bank."

"Great Scott!"

"And that's the cheque-book?"

"My word!"

There was no doubting it now.

It was a real cheque-book, and it really belonged to Arthur Augustus D'Arcy.

The swell of St. Jim's dusted himself down, and readjusted his collar, and put his monocle into his eye, and surveyed the astonished juniors loftily.

Digby opened the cheque-book, and turned the leaves over.

"About fifty of them," he remarked.

"Yaas, deah boy."

"And you can draw on as much money as you like?"

"Yaas, up to fifty pounds."

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"My hat! You're rolling in money!"

"Well, this is ripping!" exclaimed Blake. "I must say that your governor has played up decently this time, Gussy."

"Yaas, wathah!"

"Sorry we bumped you, but it doesn't matter."

"I wegard it as mattewin' a gweat deal. My clothes are wumpled."

"Never mind."

"My collah is quite soiled."

"Blow the collar! Look here! The best thing we can do is to get to the tuckshop, and let Mrs. Taggles have the first cheque."

"Good egg!"

"Ripping idea."

D'Arcy nodded genially.

"Quite wight, deah boys. We—"

"By Jove!" exclaimed Tom Merry. "The letter!"

"What letter?"

"The letter to Lord Eastwood."

"Phew!"

"Bai Jove!"

"We've accused him of not playing the game, and given him a fearful dressing-down, and all the time he was fixing this up with the Head!" exclaimed Tom Merry, in dismay.

"Bai Jove!"

"It's beastly unlucky!" said Blake.

D'Arcy looked greatly concerned. He had forgotten the letter to his father in the excitement of getting the cheque-book. He wrinkled his aristocratic brow thoughtfully.

"It's wotten," he said. "The governah won't know I wote that lettah before I got the cheque-book, and he'll think me an ungrateful beast, you know."

"Sure to."

"We must get the letter back!" exclaimed Tom Merry.

Blake shrugged his shoulders hopelessly.

"Too late," he said. "We can't fish it out of the box, and it's collected now. The collection's gone a good ten minutes."

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"Bai Jove! We must do somethin'," exclaimed D'Arcy, in great distress. "It's wotten! I would give anythin' to get that wotten lettah back again."

"Yes, rather!"

"The post may not have gone yet; you know the collector's sometimes late," said Kangaroo hopefully. "If it hasn't gone, and we interview the postman, we may be able to get him to give it back."

"It's against the law," said Manners.

"Yes, but the postman knows us—knows Gussy's writing."

"Let's try!" said D'Arcy.

And he ran off, with the rest after him, at top speed to the letter-box in the school wall near the gates.

The sight of ten juniors rushing out of the School House at top speed attracted, naturally, a certain amount of attention. Fellows called out to Tom Merry & Co. to inquire what was up, but they received no answer.

Tom Merry & Co. dashed on towards the gates.

They reached the letter-box.

But a glance at it told that they were too late.

The collection had been made!

"It's gone," said Tom Merry.

"We mayn't be too late to catch the postman," said Blake. "Taggles! Hallo, Taggles! Turn your beautiful face this way!"

Taggles, the school porter, turned his face towards them. It was not a beautiful face—that was Blake's little joke. As a matter of fact, Taggles was frowning.

"Have you seen the postman, Taggles?" asked Blake.

"Yes, Master Blake."

"Has he been gone long?"

"About five minutes."

"There's a chance yet!" exclaimed Tom Merry. "After him!"

The juniors dashed out into the road.

They knew that the postman went towards Rylcombe after collecting at St. Jim's, and there was a chance of overtaking him on the road. If the letter was still in his bag, there was no reason why Blagg should not hand it out. He knew D'Arcy, and knew D'Arcy's writing, and

it was possible that he would stretch a point in the elegant junior's favour. At all events, the chance was worth trying.

The juniors streamed down the lane at a run.

"We'll make him give it up," grinned Bernard Glyn. "There are enough of us to eat him if he doesn't."

"Yaas, wathah!"

"Hallo, here he is!" exclaimed Tom Merry.

He had caught sight of the postman.

By the side of the road, at some distance from the school, was a little hedge inn, and on the bench outside Blagg was taking a rest.

He sat on the bench with his legs stretched out, and a foaming tankard of ale in front of him on the wooden bench. His bag was not to be seen, and the juniors guessed that it was in the inn.

The crowd of juniors came up, panting.

"Good-afternoon, Blagg!" said Tom Merry.

"Good-afternoon, Master Merry," said Blagg.

"I say, you chaps," said Tom Merry, "we may as well have something to drink. Who says ginger-pop?"

"Ginger-pop!" said nine voices, with similar unanimity.

"Ginger-pop it is. You don't mind us sitting at your table, Mr. Blagg?"

"Honoured, sir," said Blagg.

"Thanks."

"It's warm work," said the Rylcombe postman, emptying his tankard, and gazing at it longingly. "You get very thirsty trampin' the roads, Master Merry."

"Yes, rather! Order the ginger-pop, Monty!"

"Right-ho!"

"And ale for Mr. Blagg. You'll drink with us, Mr. Blagg?"

"Thank you, kindly; I will."

And he did.

Blagg drank ale, and the juniors ginger-pop, with great friendliness. The tankard was soon emptied, and Tom Merry ordered it to be refilled again. Blagg was in the highest good-humour by this time. The ale was good, and it had a mellowing effect, and Blagg could not have felt more obliging than he did at that moment.

It was evidently a good time to tackle him about the letter.

"I suppose you've made the collection at St. Jim's?" Tom Merry remarked, as he sipped his ginger-pop.

"Oh, yes!" said Blagg.

"Bai Jove! Did you notice a lettah in my witin' with the othahs, Blagg?" asked Arthur Augustus D'Arcy.

Blagg smiled.

"There was a good many letters, Master D'Arcy," he said.

"Well, Gussy's one was there," Tom Merry observed.

"If it was there, I collected it," said Blagg. "You needn't be afraid about your letter, Master D'Arcy. It's in my bag all right."

"Yaas, but—"

"Your tankard's empty, Blagg," said Tom Merry. "I suppose you can manage another?"

"Thank you kindly."

"Now, this is how the matter stands," Blake remarked. "Gussy, as usual, has been making blunders—"

"Weally, Blake—"

"And he's posted a letter that ought not to have been posted."

"That's bad," said Blagg, sipping his ale.

"Yes, isn't it? We thought that if we spoke to you in time, you might let Gussy have his letter back," said Tom Merry.

"Agin the law, Master Merry."

"Yes, but—"

"Letters once posted is the property of the person addressed," said Blagg, with a shake of the head.

"Yes, I know; but this letter is to Gussy's father, as you could see by the address, and it's all in the family, you know. That makes a difference, doesn't it?" urged Tom Merry.

Blagg nodded.

"Yes, perhaps so, Master Merry."

"Gussy will open the letter in your presence, and show you that it's all serene," said Tom Merry. "It's simply a case of a letter being posted in too great a hurry."

"Yaas, wathah!"

Blagg looked doubtful; but the ale was mellowing him more than ever now, and he did not like to be disobliging.

"Well, you see," he remarked, "I'd like to do anything I could for you young gentlemen, but—"

"You see the whole thing's all right, don't you?"

"Oh, yes, but—"

"Then you agree?"

"Yes, but—"

"You shall see the letter opened."

"Where's the bag?"

(Continued on next page.)



Do you know a good joke? If so, send it to "THE GEM JESTER," 5, Carmelite Street, London, E.C.4 (Comp.). Fine footballs are awarded every week for the two best jokes received, and half-a-crown is paid for every other joke that appears in this column.

THE HIKER'S PICK-ME-UP.

Hiker: "I look upon hiking as a tonic."

Tramp: "Yus, and a passin' lorry as a pick-me-up!"

A football has been awarded to J. Potts, 6, Hamilton Buildings, Upper Northgate Street, Chester.

HELPFUL.

The mistress had requested her Irish cook to make some tarts with apples and plums. Entering the kitchen she saw six tarts, each one bearing the letters "T.A." in icing: so she inquired the meaning of the letters.

"Well, ma'am," said the cook, "I thought you might get mixed up, so them three with 'T.A.' on means 'Tis Apples' and the other three with 'T.A.' on means 'Tain't Apples'!"

A football has been awarded to J. Hanmer, The Croft, 32, Menlove Gardens North, Moseley Hill, Liverpool, 18.

NO JOKE.

Bill: "Did you hear the joke about the Scotsman who forgot his halfpenny change?"

Bert: "No."

Bill: "And you never will!"

Half-a-crown has been awarded to J. Brian, 6, Kemys Place, Mynachdy, Cardiff.

MISUNDERSTOOD.

Explorer: "There I was face to face with a lion and only five feet between us."

Absent-minded Listener: "Goodness, a three-legged lion!"

Half-a-crown has been awarded to R. Brown, Victoria Hospital, Accrington, Lanes.

VERY ODD.

Mike (to Pat, who is wearing odd socks): "That's a funny pair of socks you've got on, Pat."

Pat: "Yes, I've got another pair like 'em at home!"

Half-a-crown has been awarded to N. Goodwin, 1, Siding Cottages, Longfield, Kent.

HIS PREFERENCE.

Visitor: "Well, Tommy, how do you like school?"

Tommy: "Closed!"

Half-a-crown has been awarded to J. Masson, 53, Ashvala Place, Aberdeen.

BORROWED BOOKS.

Mistress: "Be careful with those books, Jane; some of them go back to the days of Columbus, you know."

Maid: "Yes, ma'am, and some ought to go back to their owners!"

Half-a-crown has been awarded to W. Marshall, 119, Manor Farm Road, Tyseley, Birmingham.

BANDS OF SAFETY.

Sandy's notecase was noted for its two bands of elastic. He was asked one day why he had two when one would be ample.

"Ah!" said Sandy sagely. "Dinna ye ken elastic impedes the circulation?"

Half-a-crown has been awarded to J. Foster, 3, Dodbrooks Road, West Norwood, London, S.E.27.

THE GEM LIBRARY.—No. 1,342.

"Come, Blaggy——"
 "You see——"
 "Come, old man. Where's the bag?"
 "It's not here," Blaggy got out at last.
 "Eh? What?"
 "Bai Jove!"
 "Not here!"
 "No. You see, it was so warm, and the school was my last collection, and the carrier passed me on the road," explained Blaggy. "I gave him my bag to carry to the post office."

"Oh! Then where is it now?"
 "It'll be at the post office afore this," said Blaggy.
 "Oh!"
 "Gweat Scott!"
 "Blaggy, you're a careless villain!" exclaimed Tom Merry, shaking his finger at the Rylcombe postman. "You know you ought not to part with your bag!"
 "But I've knowed the carrier all my life," said Blaggy. "It's all right!"

"I dare say it's all right, but it's against the law," said Tom Merry severely. "You see what comes of breaking laws. You break them to please yourself, and then it prevents you from—from——"
 "From breaking them to please us," suggested Lowther.
 "Oh, don't be an ass, Lowther!"
 "I'm sorry, Master Merry——"

"Well, it can't be helped, I suppose," said Tom Merry, rising. "The letter's gone, Gussy, and we've had our run for nothing."
 "Yaas, wathah!"
 "It's rotten, but it can't be helped."

And the juniors left the inn, leaving Blaggy finishing his ale.
 "I suppose I'd better send a telegram to the governah," said D'Arcy thoughtfully. "That letter will have to be explained away somehow."

"Yes, rather!"
 "Then let's get down to the post office,"
 They strolled on to Rylcombe.

Three youths were standing outside the village tuckshop when the juniors passed. They were Figgins, Kerr, and Wynn of the New House at St. Jim's. They were looking in at the window, and Fatty Wynn was evidently explaining to Figgins and Kerr that it would be a good thing to go in and sample the excellent things displayed there by Mother Murphy.

"That's all very well," said Figgins, as the School House fellows came by, "but the funds are too low, Fatty. It can't be did!"

"I'm hungry!"
 "Well, let's get back to tea," said Figgins. "We shall have tea in Hall, too. It's no good staring at the tarts, Fatty—you can't have any of them!"
 "I'm awfully hungry!"

Arthur Augustus halted. His cheque-book was burning a hole in his pocket, so to speak, and the swell of St. Jim's was always generous.

"Figgins, deah boy——"
 Figgins & Co. turned round and favoured the School House fellows with a steady stare.

CHAPTER 8. A Royal Feed!

"HALLO!" said Figgins. "How did you come to be let out?"

"Weally, Figgins——"
 "Hallo, Blake! Where did you dig up that chivvy?" asked Kerr cheerfully.

"Look here——"
 "No fear! It worries me!"
 "Cheese it!" exclaimed Tom Merry, laughing. "We are not looking for rows now, Figg, and if we were——"

"It would be bad for Figgins," remarked Kangaroo.
 "Oh, rats!" said Figgins.

"Bai Jove! I think we ought to bump the wottahs, just to teach them to be pwopahly respectful to the Cock House at St. Jim's!" said D'Arcy.

"Good egg!"
 "Bump the bounders!"

The crowd of School House fellows gathered round the New House trio. Figgins & Co. put their backs to the shop window.

"You're forgetting the telegram, Gussy," said Tom Merry.

"Bai Jove, yaas!" said Arthur Augustus. "I stopped to speak to these wottahs to remark that I was standin' tweat——"

Fatty Wynn pricked up his ears.
 "What's that?" he exclaimed quickly.

"I am standin' tweat to these chaps, as I think I will let Mother Murphy have my first cheque——"

"Your first what?" exclaimed Figgins and Kerr together.

"My first cheque."

"Off his rocker?" asked Figgins, glancing at Tom Merry.

Tom Merry laughed.
 "No. His pater has given him a cheque-book! Honest Injun!"

"My hat!"
 Fatty Wynn came a little nearer to D'Arcy.

"How good!" he exclaimed. "Your governor's an awfully decent chap, D'Arcy. So are you. I've often said to Figgins that I wished you were in the New House, because I should like to chum up with you."

"I don't remember it," said Figgins.

"Well, perhaps it was Kerr I said it to——"

"I don't remember it, either," said Kerr.

"Oh, come now——"
 "Still, Gussy's an awfully good sort when he's got a cheque-book," said Figgins. "I vote that we encourage Gussy as long as his cheque-book lasts."

"Ha, ha, ha!"

"House rows are bad form," said Fatty Wynn, looking round at the School House fellows. "I think it's a much better idea for both Houses to pull together, and—and promote peace and—and harmony, and all that, you know."

"Ha, ha, ha!"

"Are you standing the feed now, Gussy?"

"Yaas, wathah!"

"Then we'll join you with pleasure."

"Yes, it's pax," said Figgins—"pax with anybody who's got a cheque-book. Pray allow me to give you my arm into the shop, Gussy."

"I've got to go to the post office first," said D'Arcy.

"Don't you fellows wait for me, though. Begin at once!"

"Good!"

"Certainly!" said Fatty Wynn, bolting into the shop.

He was giving orders in one second more; in two seconds he was beginning. The juniors crowded in after him.

D'Arcy and Tom Merry went on to the post office. The other fellows, with Figgins & Co., took full advantage of D'Arcy's hospitality. They were beginning.

The two juniors reached the post office, and D'Arcy took a form and a pencil, and began to gnaw the handle of the latter.

"I don't know exactly how to put it," he remarked.

"Have you got any suggestion to make, deah boy?"

Tom Merry looked thoughtful.

"Suppose you cancel the letter?" he suggested. "That's how you do a cheque if you don't want it to be cashed."

"But——"

"If you wire that the letter's cancelled, and that your pater is not to read it, that ought to make it all right," said Tom Merry. "Lord Eastwood will get the telegram before the letter, see, and then he won't read the letter."

Arthur Augustus brightened up.

"Bai Jove! That's a wippin' dodge!"

His pencil scribbled over the form.

"Don't shove in the whole dictionary," Tom Merry suggested. "You have to pay for every word, you know."

"Yaas, that's all wight. I have a cheque-book, you know."

Tom Merry grinned.

"That won't last for ever, Gussy, and they won't take the cheques here, anyway."

"Bai Jove, I nevah thought of that! Nevah mind, you can pay for the telegram, and I'll give you a cheque, deah boy."

"Right-ho!"

The telegram was written at last.

"Lord Eastwood, Eastwood House, Easthorpe.—Letter cancelled. Please do not read it. Many thanks for cheque-book.—Your affectionate ARTHUR."

"Think that's all wight, Tom Mewwy?"

"Right as rain!"

"Then I'll send it off."

And the telegram was duly dispatched.

Then the two juniors strolled back to the tuckshop.

Mrs. Murphy's little shop was already pretty well filled when they entered, and there was not very much room to move.

Thirteen juniors filled up a considerable space. Some of them were sitting on the little rickety chairs and some on the counter, and some on the edges of egg-boxes or dog biscuit cases. Some were standing, some leaning. But all were either eating or drinking, or both.

They greeted Arthur Augustus with enthusiasm.
 "Here he comes!"

(Continued on page 14.)



Let the Editor be your pal! Write to him to-day, addressing your letters: The Editor, The GEM, The Amalgamated Press, Ltd., Fleetway House, Farringdon Street, London, E.C.4.

HALLO, chums! You've got just a fortnight longer to wait before the GEM starts on the greatest FREE GIFT Scheme of its time! I expect you are all very eager to learn what our coming Free Gifts are to be, but you'll have to hold out for another week before I "let the cat out of the bag." You can take it from me, however, the GEM's wonderful Free Gift Scheme knocks anything else of its kind into a cocked hat! I am certain that all the labour that has been necessary to bring this scheme up to the highest possible standard has brought such results that will surprise you all.

Absolutely the best in all things for the GEM is what I always aim for, and even more than in the past, future issues will bear out the truth of this statement. Free gifts, stories, and other fascinating features—all must be of tip-top quality always for the GEM's great band of loyal followers.

Don't forget, chums, next week's ripping number will tell all you want to know about our super Free Gifts, and the following issue—a bumper one if you like!—contains our first Free Gifts.

OUR NEW SERIAL STORY.

I mentioned last week that a frequent visitor to my office has been popular Mr. E. S. Brooks, and I gave the reason for his visits. Since then I have read the new serial story he has specially written for us, and now I can understand why he has shown such unbounded enthusiasm for it. It's a scorcher of a story! He's taken unlimited pains in the writing of it. Mr. Brooks has always been very keen on his work, which is why he always turns out an excellent yarn. But he has excelled himself with this super story.

Naturally, it stars the exciting adventures of the cheery chums of St. Frank's, but what those adventures are likely to be, and where they are to lead the St. Frank's fellows, you will learn more about next week, when you will also get a special message from the author.

There's sure to be a big rush on next Wednesday's number, not only because of the interesting news about the Free Gifts and the new serial, but because the next St. Jim's story is such a grand one. Gussy, who has been stealing all the lime-light recently, once again plays the leading role—and, chums, he's funnier than ever in

"GUSSY'S LATEST LOVE AFFAIR!"

Not for the first time does Arthur Augustus fall in love, but his latest adventures in this line will keep you in roars of laughter throughout this topping tale. He takes it all very seriously—so

serious is he, in fact, that he actually becomes engaged to be married! Not bad for a boy in the Fourth Form, is it? I mustn't tell you any more about the yarn, for I don't want to spoil your "appetites" for it. But you can look forward to many hours of jolly entertainment when you read it.

The next stirring instalment of

"ST. FRANK'S VERSUS FOO CHOW!"

is, of course, the final one of this popular serial. In this number you have read of the serious plight of the St. Frank's party aboard the Wanderer, and it seems that only a miracle can save them from death. Foo Chow has got his enemies where he wants them, but the St. Frank's chums put up a great fight to win clear of his diabolical trap. Read all about it next week. It's thrilling!

To complete this number there will be another exciting picture adventure of Mountie Mick, and also the Jester's selection of prize jokes from readers, while your Editor will be in his place as usual.

THE CAT BURGLAR.

It was night. The blind of the window of the big store was drawn down. All was quiet. Suddenly there came a noise from inside the window. A passer-by paused and listened. Yes, undoubtedly there was someone moving about inside the store, but there was no sign of any light. No doubt it was a burglar! The passer-by hastily fetched the police. They also listened and heard noises. They broke into the store and found that the window in question contained tinned foods, and many of the tins had been knocked over. They searched the store for the intruder and eventually they found him. He was a cat—he had been chasing mice in the window!

A NAVAL MYSTERY!

An amusing little incident came to light the other day. Two friends were walking about London one evening when they saw coming towards them, a sailor. Idly one of the men looked at the name on the sailor's cap ribbon and saw the word "Cerberus." Now this man happened to know something about the Navy, and he was pretty sure that there was no ship of that name now afloat, so he spoke to his friend about it. His friend informed him that the last "Cerberus" in the British Navy was one of the old ironclads of 1870, and had been broken up long ago. They thought that perhaps they ought to give the sailor in charge for masquerading, but he had gone.

The following day, one of the men,

not quite satisfied about the matter, made inquiries at the Admiralty, who at first were equally baffled, but at last they solved the mystery. There is a motor-boat called "Cerberus" at the Flinders Naval Depot at Westernport, Victoria, Australia, and all members of the Royal Australian Navy who are attached to the depot wear that name on their caps. It so happens that a party of men have come over here from Australia to man five destroyers presented to Australia by the Admiralty.

I wonder what that sailor would have had to say if he had been given in charge for masquerading!

A SAD STORY.

Milly is a very fine Jersey cow—in fact she is a champion. So famous is she that she has had her portrait painted by a well-known artist. Milly's greatest pride was in her tail, for instead of the usual tuft of hair on the end of it, she had a beautiful growth of luxurious hair no less than eighteen inches long. One night her owner shut her up as usual and left her chewing the cud. The following morning he found her once more chewing the cud—but the eighteen inches of hair on her tail had completely vanished! Where to? Nobody knows; it is one of the unsolved mysteries of the world. Can you imagine what anyone could want that tail for?

THE GHOST TRAIN.

Every night a train, a goods train, passes along the line from Glasgow to London. All the wagons of this train are sealed, and if you ask anyone on the railway what the cargo is you will not receive a direct answer. It has always been a mystery, this train, and some have called it the Ghost Train, but had these people called it the "Spirit" train they would have been right, for it carries whisky! The reason that this train always has its wagons sealed is that the cargo is not handled by the railway staff at all. It is loaded up at the distilleries, and lorries are waiting to unship the cargo as soon as the train arrives.

TRAVELLING MUSICIANS.

Travelling musicians have been known in the world for centuries, but the latest and most up-to-date type of travelling musician is something quite different from the old one.

The other day a large car drew up at a garage in a big town and several neatly dressed young men climbed out of it. They had with them drums and other cases obviously containing musical instruments. They left the car in the garage and went away. Later in the day they came back, filled up with oil and petrol, asked for the bill and paid it—all in coppers! That was when the garage man realised what these young fellows did for a living. They were street musicians!

THIS WEEK'S HERO.

Mr. Mills, of Bristol, performed a very heroic deed the other day to save the life of a dog. The unfortunate animal had fallen on to a ledge seventy feet down the face of a crumbling cliff. His whines were heard and the police and others were informed of what had happened. Two police officers and two other men lowered Mr. Mills down the face of the cliff by means of a rope, and the little dog was rescued, and proved to be none the worse for his adventure.

THE EDITOR.

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Rolling in Money!

(Continued from page 12.)

"Here's the founder of the giddy feast!"

"Take my place, Gussy," said Monty Lowther, slipping off the counter. "Here you are! Shove him up!"

"Weally—"

"There you are!"

Arthur Augustus was plumped upon the counter. A plate was placed upon his knees and a glass in his hand. A dozen voices were giving orders at once, and Mrs. Murphy was busy in executing them as fast as she could.

It was a cheerful scene.

The rate the good things were disappearing at would have been alarming to anyone who was not in possession of a cheque-book.

But Arthur Augustus smiled serenely.

"There's a crowd gathering round the shop," Tom Merry remarked, looking out of the doorway. "Rylcombe is interested."

"Let 'em look!"

Quite a crowd of village lads were staring into the shop. The continual popping of corks, and the voices and loud laughter, had attracted most of the youthful idlers of Rylcombe.

Arthur Augustus recognised his old acquaintances, Pilcher and Grimes, among them, and waved his hand to them cordially.

"Pway come in, deah boys!" he exclaimed. "I'm standin' tweek, and there's enough for all!"

Pilcher winked at Grimes.

"That's good enough," he remarked.

"What-ho!" said Grimes.

"Come in, deah boys! All of you! Those who can't get in give their orders, and we'll pass out the stuff!"

"Phew!" said Tom Merry.

As there were a dozen or fifteen fellows outside the shop the order was a big one. But D'Arcy, in the consciousness of having inexhaustible funds at his command, was simply overflowing with hospitality.

Needless to say, the village lads promptly gave their orders.

Some of them could not be fulfilled, because Mrs. Murphy's stock was running out, but there was ample ginger-beer and biscuits and cake.

The feast was a royal one.

Tom Merry looked at his watch at last.

"Time we got back, or we shall be late for locking-up!" he exclaimed. "Give Gussy his little bill, Mrs. Murphy, please."

"Certainly, Master Merry."

Mrs. Murphy had been keeping a rough account on a sheet of sugar paper. The hieroglyphics she inscribed there had no meaning for anyone but the owner. She seemed to make meaning out of them, however, and after wrinkling her forehead over the sum she at last presented Arthur Augustus with his account.

D'Arcy glanced at the paper.

"Nine pounds ten shillings," he remarked.

"By George!"

"My only hat!"

D'Arcy did not turn a hair. He took his cheque-book from his pocket.

"Can you lend me a pen, Mrs. Murphy?" he asked.

"Certainly, Master D'Arcy!" said the good dame, much impressed by the sight of the cheque-book. "Here it is, and the ink."

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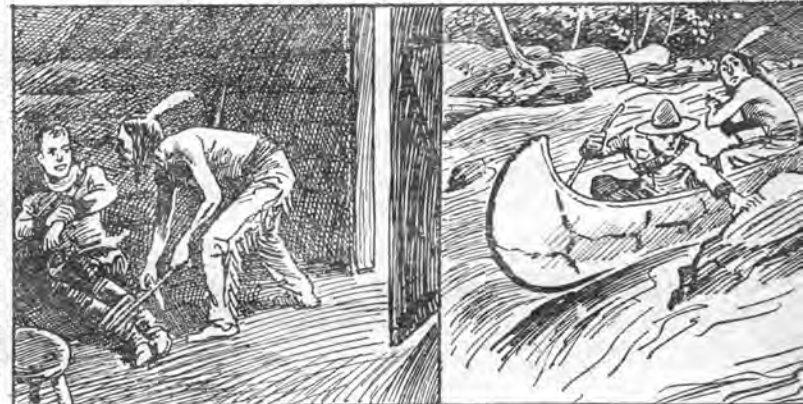
MICK O THOMPSON

OUR THRILLING PICTURE



Crack! The sound of that rifle report sent Mick galloping in the direction whence it came, to discover a dying prospector. "Pierre Lefarge—do it!" gasped the man. "He steal map—big gold strike—"

After burying the dead prospector, Mick trailed Lefarge to a shack. The seemed empty, but Mick cautiously in his hat, balanced on a stick, through the doorway before entering.



Desperately Mick tried to struggle free, but in vain. Then suddenly a lithe figure darted into the shack—Mick's Indian pal, Eagle Eye. "Me soon get you free!" said the Indian, cutting Mick's bonds.

Lefarge had stolen Mick's horse, and the pursuit was continued in Eagle's canoe. Soon they came to some rapids, and very nearly met with disaster as the dangerous rocks.



Stealthily Mick kept on the trail of Lefarge, and at last came upon the scoundrel gloating over the dead prospector's rich gold strike. But Mick was unarmed—how to capture Pierre?

Lefarge wheeled as he heard a faint cry. With a cry of fear he saw Mick and his rifle—but before he could shoot a rock whizzed through the air and knocked the rifle from his hands.

(Another thrill-packed a

MOUNTIED!

OF THE WILD WEST!



...volver butt crashed down on the hat, Lefarge toppled forward. But even fell he grabbed Mick's legs. The he was swept off his feet, and his head against the doorway.

Half-stunned, Mick was dragged inside the shack, and Lefarge bound and gagged him. "I'm leaving you here. Take care of yourself!" sneered Pierre, and departed for the location of the gold strike.



...and Eagle Eye were passing down the branch river when suddenly a of boulders hurtled down the steep raught for the canoe. Next moment shed into it.



The canoe was wrecked, and one of Eagle Eye's arms had been crushed by a boulder, but Mick managed to drag the Indian ashore. "You go on—catch bad man!" said Eagle Eye to the Mountie.



...in time Eagle Eye had come up to the Mountie's life. Mick leaped forward and a terrific blow knocked out. "I reckon we've got him—thanks Eagle Eye!" said Mick.

Mick next Wednesday.)



Eagle Eye wandered off into the wilds in his usual strange way, and Mick eventually arrived back at Le Rosse with his prisoner. "Good lad!" said the sergeant. "You always get your man, Mick!"

"Thank you vewy much."

Arthur Augustus filled in the cheque.

Then he marked off the amount on the counterfoil and tore the cheque from the book and passed it across the counter.

The juniors watched him in great admiration.

"Thank you, Master D'Arcy," said Mother Murphy, carefully blotting the cheque.

"We will now weturn to St. Jim's, deah boys!" said D'Arcy.

And Tom Merry & Co. took to the road, and Pilcher and Grimes and the rest gave D'Arcy a cheer as he departed, to which the swell of St. Jim's responded by gracefully bowing and raising his silk hat.

CHAPTER 9.

Gussy's Good Deed!

THE next day Arthur Augustus D'Arcy found himself the most remarkable fellow at St. Jim's.

A junior who possessed a cheque-book, with a sum at the bank which seemed inexhaustible to fellows who seldom had more than a few shillings at a time, was a novelty at St. Jim's, and they were all interested in him.

There was no "swank" about Arthur Augustus, and that made him all the more interesting and prevented any feelings of ill-nature or envy from cropping up.

The swell of St. Jim's generally had plenty of money, and the others were used to that; and his manner did not change now that he was permanently flush.

He had rather an airy way of taking his cheque-book out and drawing a cheque, that was all; but that really excited only admiration.

D'Arcy borrowed a fountain-pen from Monty Lowther to carry about with him for convenience in drawing cheques when wanted.

During the first day several cheques, some of them for good amounts, were drawn in favour of Mrs. Mimms at the school tuckshop.

The juniors all considered that a fellow with a banking account was good for unlimited feeds; and D'Arcy was far too generous and far too thoughtless in money matters to deny any claimant.

Impecunious juniors developed a sudden and remarkable attachment for D'Arcy, and he could have held quite a court if he had chosen.

Even Upper Form fellows heard about the cheque-book, and asked D'Arcy to let them see it, and honoured him by accepting small cheques.

To decline a loan to a senior was difficult when he knew that there was the money to be had, and D'Arcy drew cheques for Sefton of the New House and Knox, the prefect, and several more seniors, the money to be repaid at some time in the hazy future.

Among his own chums, of course, his generosity had no bounds.

Fortunately for him, his own chums were by no means inclined to plunder him, or sponge on him in any way, or they might have done it to their hearts' content.

That the rich youth should stand unlimited feeds was only right, but that was as far as it went.

"Well, what does it feel like being a giddy millionaire?" Tom Merry asked D'Arcy, when he met him after afternoon school.

D'Arcy smiled.

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"I wathah like it!" he replied. "It's a wippin' good ideah of my governah's. Nothin' like givin' a chap a decent sum of money to make him feel a sense of wesponsibility."

Tom Merry laughed.

"Are you looking after your money?"

"Yaas, wathah!"

"Keeping a careful account of every cheque you draw?" D'Arcy hesitated.

"Well, I did at first," he said. "I began by entahwin' the full amount, and so on, on the counterfoil, you know. But I forgot some of them; and, upon the whole, it's wathah a bore. The bankah can do that just as easily as I can."

"The banker?"

"Yaas. What's a bankah for if he doesn't keep your accounts for you?"

"But you won't know when all your money's gone."

"Oh, I expect the bankah will let me know!"

"Ha, ha, ha! I rather think he will!" grinned Tom Merry. "But what I mean is, you won't know how the money's going, and it will come to an end all of a sudden, and leave you on the beach, perhaps."

"Oh, that's all wight!" said D'Arcy confidently. "Fifty pounds is an awful lot of money, and I mean to make it last all this term and next."

"But—"

"I shall ask for a statement of my account at the end of the term, and then I shall see exactly how I stand."

"Ha, ha, ha!"

D'Arcy turned his monocle inquiringly upon the hero of the Shelf.

"I weally fail to see any weason for laughtah, Tom Mewwy!" he remarked.

"I was thinking that there mayn't be any money left at the end of the term, that's all, at the rate you're going on," said Tom Merry.

"Oh, wats! There's heaps, you know! Besides, if the bankah wants any more money, I can send him a cheque for it."

"Eh?"

"I've got fifty cheques in this book, you know, and I've only used six or seven. I can always keep one for the bankah."

"Ha, ha, ha!"

"Weally, Tom Mewwy—"

"Oh, Gussy, you ought to be the head of a big bisney in the City," almost sobbed Tom Merry—"you ought, really! You'd make such a ripping business man!"

"Well, as a mattah of fact, I wathah fancy myself as a business man," said D'Arcy. "I fail to see what amuses you!"

"Ha, ha, ha!"

Tom Merry staggered away to relate D'Arcy's intentions to Manners and Lowther.

The swell of St. Jim's looked after him with a puzzled expression.

"I wegard Tom Mewwy as an ass!" he murmured. "I suppose the bankah would accept a cheque on his own bank—he would know that was all wight. I wegard that duffah as a howlin' ass!"

And D'Arcy strolled away. He was debating in his mind whether he would purchase a new bicycle now that he could draw a cheque to pay for it, and he strolled under the elms to think it out.

The swell of St. Jim's stopped as he walked into the shadow of the trees.

It was the sound of a gulping breath, suspiciously like a sob, that made him stop.

He glanced round through his monocle.

"Bai Jove, Binks!"

Binks, the School House page, was standing under one of the elms, the picture of misery. Binks' face was not very clean, and a couple of big tears rolling down it had made a whitish furrow. He blinked at D'Arcy.

"What's the mattah, deah boy?" asked D'Arcy, touched at once.

"Oh, Master D'Arcy!"

"Has Gore been waggin' you?"

"Oh, no, Master Gore never rags me now!"

"Vewy good! Then what's the mattah?"

"I—I—I've lost my money," said Binks. "It was a pound note. It's gone."

"Bai Jove!"

"It must 'ave slipped through a 'ole in my pocket," said Binks miserably. "I was goin' to the post hoffice, and when I got there it was gone."

"The post office was?" asked D'Arcy, in astonishment.

Binks grinned through his grimy tears.

"No, Master D'Arcy; the pound note."

"Bai Jove, it's wathah weckless of you to have holes in your pockets, Binks!" said Arthur Augustus, with a shake

of the head. "You can't afford to lose pound notes, you know. But what were you takin' a pound note to the post office for?"

"To get a postal order, Master D'Arcy," groaned Binks.

"Oh!"

Arthur Augustus understood. Binks, the buttons of the School House, was a curious youth in many respects, with a fervent desire to start in life in the Rocky Mountains as a masked highwayman. But his heart was in the right place, and some of the fellows knew that he sent home the greater part of his wages to his mother to help in the maintenance of a horde of smaller Binkses.

D'Arcy felt for his cheque-book and the fountain-pen.

"It's all wight, Binks," he said.

"How is it, Master D'Arcy? I—"

"I've got a cheque-book," explained D'Arcy. "I'll give you a cheque for the amount."

"Oh!"

"Dwy your teahs, deah boy. It's all wight."

Binks turned scarlet.

"Oh, Master D'Arcy, I—I didn't mean that! I never thought—I didn't know you could give away a pound. I—"

"That's all wight, deah boy."

D'Arcy rested the cheque-book on his knee and wrote out a cheque for one pound. He handed it to the astonished page.

"There you are, Binks."

"Oh, thank you, Master D'Arcy! I'll save up and pay it back."

"Wats! You won't do anything of the sort! Go and get it posted."

"Thank you so much, Master D'Arcy."

"Wats! Buzz off!"

And Binks buzzed off, with his face bright and his heart lightened.

D'Arcy slipped the cheque-book into his pocket, feeling quite satisfied. Doubtless he had wasted a good deal of the money placed to his account by Lord Eastwood; but he had done at least one good deed by means of his cheque-book.

CHAPTER 10.

Overdrawn!

THERE never was a more generous fellow than Arthur Augustus D'Arcy of the Fourth Form at St. Jim's, and he proved it amply during the next few days.

Any fellow who wanted a small loan had only to mention the matter to D'Arcy, and out came the cheque-book.

Blake tried to point out to him that, at this rate, the fifty pounds Lord Eastwood had placed to his credit would not last long; but D'Arcy smiled a superior smile.

D'Arcy knew what he was about.

"You see, deah boy, you don't understand bisnay," he remarked.

Blake jumped.

"Bisney! Do you mean to say that you're scattering your loot like this on business principles?" he demanded.

"Well, not exactly; but banking is a wonderful system," said D'Arcy. "And banking is a system invented to keep your money growin', you see. You get interest on money in the bank, and compound interest, and so forth, and you weally nevah know how much money you have."

"You don't get interest on a current account, duffer!"

"I wefuse to be called a daffah. I suppose I am gettin' interest on my money! I should decline to have no interest."

"Ass!"

"Weally, Blake—"

"And even if you were getting interest, that wouldn't amount to much in the long run," said Blake.

"You don't undahstand bisnay, deah boy."

"Chump!"

"Weally, Blake, I must decline to be called a chump! I wegard it as an oppowbvious expression! There is no dangah of my ovaldwawin' my account. Why, I have more than thirty cheques left!"

"Eh?"

"Weally, Blake, I twust you are not gwowin' deaf!"

"What good are the cheques if there's no money to meet them?" roared Blake.

"Weally, Blake—"

"And if you get arrested for trying to spoof tradesmen with dummy cheques we'll have to stand by you and bail you out," said Blake affectionately.

Binks put his head in at the door.

"Letter for Master D'Arcy."

"Thank you vewy much, Binks."

Arthur Augustus took the letter. It was addressed to him in a clerky hand, and on the back of the envelope was printed "Town & County Bank." "It's a lettah fwm the bank, deah boys," said D'Arcy. The chums exchanged a grin. "Good!" said Blake. "I expect there's news!" "Pewwaps!" D'Arcy opened the letter. He read the missive inside, and then carefully adjusted his eyeglass and read it again. Then he looked perplexed. "Bai Jove!" "Well?" demanded three voices. "Listen, deah boys! Or, wathah, you wead it out, Blake," said D'Arcy, tossing the letter across to Blake. "I wegard the thing as wank impertinence." Jack Blake took the letter and looked at it. He chuckled, and read aloud the following communication:

"Master D'Arcy, School House, St. James' Collegiate School, Sussex.
"Dear Sir,—We are to inform you that your account with us is now overdrawn to the extent of four pounds five shillings and elevenpence—£4 5s. 11d. Awaiting your instructions, we remain,
"Yours faithfully,
"THE TOWN & COUNTY BANK, LTD."

Arthur Augustus D'Arcy looked at his chums, and they looked at him. The three were grinning, but D'Arcy was quite serious, and a little perplexed. "Well, deah boys?" he said at last. "Ha, ha, ha!" "I fail to see anythin' to excite mewwiment." "Ha, ha, ha!" "Pway be sewious, deah boys. Can you tell me whom that lettah is fwm? Surely the managah would not wite me that impertinent lettah?" "It's from the chap who looks after your account, I suppose," said Blake. "A bank always lets a chap know when his account is overdrawn. You've gone ahead a little too quickly, you see. The money's gone—and I dare say there are half a dozen cheques not presented yet." "The lettah seems to be impertinent in tone." "Ha, ha, ha!" "And what instnctions do they want? I suppose it means with wegard to the paying out for the west of the cheques." "It's a polite way of putting it," exclaimed Blake. "They mean you're to send them the balance due to them and stop drawing cheques till you've got some more money there to meet them." "Oh!" "The best thing you can do with the cheque-book now is to shove it on the fire." "Weally, Blake—" "Now, that's good advice!" "You uttah ass! You don't know anythin' about bankin'." "Eh?" "I shall have to make up this four pounds five shillings and elevenpence," said D'Arcy. "There are also some more cheques out amounting to something like fifteen pounds, or twenty, or something like that. I don't wemembah exactly. I shall have to send them enough to covah all that, also to keep in hand against futuah cheques dwawn on them." "But you haven't got any money!" "Money is not necessawy, deah boys. I've got the cheque-book." "Oh!" "I am goin' to send them a cheque for thirty pounds—or, wathah, I may as well go the whole hog. I'll make it a hundred pounds." "What?" "That will see me cleah for a long time." "You ass!" "I wefuse to be called an ass!" "But if you send the bank a cheque on itself for a hundred pounds, what money is to meet the cheque?" howled Blake. "My dear chap," said D'Arcy, in a tone of explanation, "you don't undahstand bankin'. Why, the Town & County Bank has a weserve fund of half a million." "You chump—" "Weally, Blake—" "Oh, carry me away, somebody!" sobbed Digby. "He'll be the death of me! I know he will!" "I wegard you as an ass, Digby!" "Now, look here, Gussy—" "Weally, Blake, what the dickens is a weserve fund for, then?"

(Continued on next page.)

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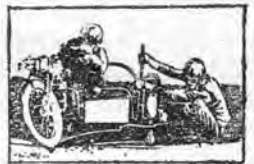


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"Oh, you ass, don't you see—"

"Once and for all, Blake, I decline to be called an ass!"

"You can't send that cheque—"

"You don't undahstand bankin', deah boy. Leave me alone, and I assuah you it will be all wight."

"But—"

"Oh, don't wowwy, deah boys! I assuah you there is vewy little in the science of bankin' that I don't undahstand."

Blake collapsed into a chair. He was almost weeping.

"Do you mean to say that you're going to send the cheque?" he gasped.

"Yaas, wathah!"

"And you won't take advice?"

"Certainly not!" said D'Arcy. "I undahstand bankin', and you don't."

"Oh, my word!"

"Pway shut up, deah boys, while I wite to the bank!" said D'Arcy.

Blake, Herries, and Digby looked at one another. D'Arcy sat down at the table, and opened his cheque-book.

They watched him draw the cheque.

"Pay to the Town & County Bank, Ltd., the sum of one hundred pounds.—ARTHUR AUGUSTUS D'ARCY."

Then he wrote the letter:

"Dear sir,—Thank you very much for your communication. Please find enclosed cheque for one hundred pounds (£100), to be placed to credit of my current account. Yours truly,
A. A. D'ARCY."

The juniors stood in silence while D'Arcy tore the cheque from the book, folded it inside the letter, and placed the letter in an envelope, which he addressed to the Town & County Bank, Wayland Branch.

CHAPTER 11. The Testimonial!

"D'ARCY!"

"Yaas, deah boy!"

"He's here," said Reilly, turning round from the door of Study No. 6, to the crowd of fellows behind him. "It's all right."

It was twenty-four hours after the incident last recorded. D'Arcy had not yet received an answer from the bank, but he had not given that any thought, for he had not the least doubt that that matter was satisfactorily settled.

D'Arcy was alone just now in Study No. 6.

Blake and Digby had gone down to Rylcombe after afternoon lessons, and Herries was at the kennels looking after his bulldog. D'Arcy was seated at the open window polishing his Sunday silk hat—an occupation of which he hardly ever seemed to tire.

He glanced round as the shaggy head of Reilly was thrust into the study.

A look of surprise came over his face as the juniors crowded in.

There were Shell fellows and Fourth-Formers in the crowd, and more than a dozen of them altogether.

"What do you want, deah boys?" said the swell of St. Jim's, adjusting his eyeglass and looking at the newcomers. "Weally, I am wathah busy at the pwesent moment, you know. What is the mattah?"

"Oh, we've come to see you, you know!" said Reilly affably.

"Weally, Weilly—"

"We've come to see you," said Kerruish of the Fourth. "It's a rather important matter."

"Yes, rather," said Hancock—"very important!"

"Awfully important!" said Gatty.

"Bai Jove!"

"The fact is," said Reilly, who seemed to be the spokesman of the party, "we admire you very much, D'Arcy, and we've been thinking of getting up a sort of testimonial."

"A testimonial?"

"Faith, and that's the idea!"

D'Arcy laid down his silk hat.

"Weilly, you are vewy kind," he remarked. "I feel

vewy much flattahed, you know; but I weally don't know whethah I could accept a testimonial."

"Oh, that's all right!" said Kerruish. "As the most popular fellow with a cheque-book—I mean the most popular fellow in the House, you're entitled to a testimonial."

"Hear, hear!"

"Good old D'Arcy!"

"Weally, you know—"

"We've decided on the testimonial," said Jones minor.

"That's settled."

"Yaas, but—"

"Faith, and we've thought it over very carefully!" went on Reilly. "We thought first of an illuminated address, but we decided against that."

"Costs money," said Roberts.

"Shut up, Roberts!"

"Order!"

"Then we thought of a gold cup," said Reilly unblushingly. "But we didn't happen to have any gold cups lying about, so we gave up that idea."

"Weally, Weilly—"

"Finally, we thought of an excellent scheme," went on Reilly. "Now this is the idea, and I think you're bound to approve of it."

"Of course, that's very important," remarked Hancock. "If D'Arcy doesn't approve of it, we shall have to think of a new scheme."

"Faith, of course!"

"D'Arcy knows what's what, you know. If he doesn't approve of the thing, it shows that the thing's no good," remarked Kerruish, with a solemn shake of the head.

"Hear, hear!"

"Yaas, wathah!" said Arthur Augustus. "I must say I think you're wight, deah boys. I wegard myself as bein' a fellow of tact and judgment, and in a case of doubt you can genevally depend on me to point out the pwopah thing to do."

"Hear, hear!"

"Well, this is the idea," said Reilly. "We thought it would be a good idea to stand you a big feed, you know, as a mark of appreciation."

"That's the dodge."

"You are weally vewy kind—"

"Not at all. Do you approve of the idea?"

"Yaas. I suppose I must accept, as you are so kind—"

"Hear, hear!"

"Faith, and he accepts!"

"Bravo!"

D'Arcy rose to his feet, and put down the velvet pad; for a moment forgetting even his silk hat, which he had placed on a chair beside him, so much moved was he by this mark of appreciation on the part of the School House juniors.

"Weally, deah boys," he remarked, "I must say I am gweatly touched by this—this desiah on your part to show your good feelin' towards me."

"Hear, hear!"

"I wegard it as a gweat honah, and I shall be vewy pleased to accept."

"Bravo!"

"Jolly good!" said Reilly. "The honour's on our side."

"Vewy well put indeed, Weilly."

"There is only one small difficulty in the way," went on Reilly. "Standing a feed costs money; but, of course, we can't allow vulgar considerations of that sort to enter into a matter like this."

"Bai Jove! I should hope not!"

"And as we're short of tin, and can't stand the feed, it's really only a matter of form who pays for it—the mark of appreciation is just the same, in any case," said Reilly, in a hurried manner. "So if you just draw a cheque to pay Mrs. Taggles—"

"Bai Jove!"

"I suppose that's all right, D'Arcy?"

"Oh, that's all right!" exclaimed Roberts. "There's nothing mean about D'Arcy."

"I'm sure Gussy wouldn't allow vulgar considerations of money to enter into a matter of this sort," said Kerruish.

"Oh, rather not."

"Faith, and sure you're right!"

D'Arcy looked at the juniors through his eyeglass in a rather perplexed way. To be asked to pay for a feed stood to himself by his admirers in the School House was a little extraordinary. But, as Roberts said, there was nothing mean about D'Arcy; and, after all, was not the mark of appreciation just the same, whoever paid for the feed?

"Well, what do you say?" said Reilly. "We've admired you for a long time, D'Arcy, ever since you—"

"Ever since you had a cheque-book," said Roberts.

"Shut up, Roberts!"



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"Where's that young villain, D'Arcy?" roared Mr. Gorman, as Blake entered the study. "This cheque's a worthless piece of paper!" It was the signal for quite a chorus of angry cries as the excited tradespeople thrust forward the cheques Gussy had paid them with. "Where is he?" "Fetch him here!" "We want our money!"

"But—"

"You ass!"

"Silence!"

"Ever since you came to St. Jim's, D'Arcy," said Reilly, with a withering look at the unhappy Roberts, "we've admired you no end, and this testimonial is the only way we can think of to show all the school how we really regard you."

"Hear, hear!"

"You are quite right to scorn vulgar considerations of money, D'Arcy," Reilly continued. "We admire you for that more than anything else, don't we, chaps?"

"Yes, rather!"

"Hear, hear!"

"So you accept the testimonial, D'Arcy?"

What could D'Arcy say?

"Yaas, wathah!" he replied. "I must remark that it is a wathah peculiar kind of testimonial, you know. But I accept it with pleasuah."

"Hear, hear!"

"Come on, then," said Reilly. "Nothing like striking the iron while it's hot. Come on!"

"I was just polishin' my hat—"

"It's beautifully done," said Hancock, picking up the silk hat and putting it on D'Arcy's head. "There you are!"

"You ass—you've put it on backwards!"

"My mistake."

D'Arcy reversed the silk hat, and allowed himself to be marched from the study.

"Let's carry Gussy shoulder-high!" suggested Reilly.

"Good idea!"

In a moment, before he could utter a protest, Gussy was hoisted up, and, in the midst of an enthusiastic crowd, the swell of St. Jim's was carried out of the School House.

The scheme for presenting the owner of the famous cheque-book with a testimonial had evidently been much discussed, for as Reilly & Co. marched out with D'Arcy shoulder-high, they were joined by more juniors from all sides. Quite a little crowd poured out into the quadrangle, and there, too, they were joined by more recruits. D'Arcy's shining silk hat, like the white plume of Navarre of old, was a rallying point for all. There were twenty or twenty-five fellows crowding round as Arthur Augustus was carried towards the tuckshop.

Blake and Digby came in at the gates, and caught sight of the crowd and the well-known topper in the midst of it.

"Hallo!" exclaimed Blake. "There's something on!"

"It's another feed, I suppose," said Digby.

"Come on!" said Blake.

Blake and Digby hurried forward and joined the crowd. If there was a feed going, there was no reason why they shouldn't be in it, but they hardly understood as yet.

Blake felt a tap on the shoulder, and looked round, to see the Terrible Three.

"What's happening?" asked Blake.

"It's a testimonial," said Tom Merry. "It's a rather ripping idea of Reilly's, isn't it?"

"Oh, it's Reilly's idea, is it?" said Blake.

"Yes."

"All these fellows going to the feed?"

"Looks like it."

"And who on earth's footing the bill?" demanded Blake.

"Ha, ha, ha! Gussy, I suppose."

"Eh? Is Gussy standing himself a testimonial, then?"

"Ha, ha, ha!"

"Gussy, you ass—"

"Did you address me, Blake?" asked D'Arcy, as he was lowered by his bearers in the doorway of Dame Taggles' little shop.

"Yes, chump—"

"I decline to be called a chump!"

"Shut up, Blake!" said Hancock. "We won't allow you to address Gussy in a disrespectful manner. Order!"

"Yaas, wathah!"

"Who's standing this feed?" shouted Blake.

"These chaps are," said D'Arcy. "They're standing it to me as a testimonial."

"But who's footing the bill?"

"Oh, that's only a mattah of form! I shall give Mrs. Taggles a cheque."

Blake burst into a laugh.

"Oh, all right! Mine's ginger-pop."

"Mine's lemonade."

"Jam-tarts, please."

"Ham patties."

"Vanilla ices."

"Cream puffs."

And the testimonial was soon going very strong.

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CHAPTER 12. A Business Call!

THERE was a letter for D'Arcy on the following morning. He found it when he came downstairs with his chums, and opened it carelessly enough.

It was from the bank, as he knew by the inscription on the back.

"It's all wight," he remarked. "Only an acknowledgment of my cheque, I suppose."

Blake chuckled.

"Something more than that, I imagine," he remarked.

"Weally, Blake—"

"Well, look—"

D'Arcy unfolded the letter and glanced at it. A folded cheque fell out. Digby picked it up. It was a cheque for one hundred pounds, signed with D'Arcy's name—in fact, the cheque he had sent to the bank to renew his account.

The juniors read the letter over D'Arcy's shoulder. It was brief, but very much to the point:

"Dear Sir,—We return your cheque herewith, and remark that we do not understand your object in sending it to us. Your account is overdrawn, as we have previously advised you, and we have been compelled to decline to honour several cheques since presented to us.

"Yours faithfully,

"THE TOWN & COUNTY BANK, LTD."

D'Arcy's face was a study.

"Bai Jove!" he murmured.

Blake roared.

"What did you expect, Gussy?" said Tom Merry, with a grin.

"Weally, Tom Mewwy—"

"Ha, ha, ha!"

"I fail to see any cause for laughter. I regard this as a piece of wank impertinence on the part of the bank managah."

"Ha, ha, ha!"

"The chap has wefused to honah a cheque dwawn on his own bank. I regard that as a pwoof that the bank is in a wocky condish."

"Oh, Gussy!"

"I shall write to my governah, and warn him that the bank is wocky, so that he can look aftah his money there."

"Ha, ha, ha!"

"As for this chap's impertinence in weturnin' my cheque, I shall call on him this aftahnoon, and speak to him vey plainly."

"You—you're going to the bank?"

"Yaas, wathah!"

"But—but—" gasped Tom Merry.

"I regard it as my duty to keep this bank managah chap in his place," said D'Arcy firmly. "I cannot allow impertinence of this kind to pass unwepwimanded."

The chums shrieked.

"Oh, let him go!" gasped Blake. "I think we'd all better go with him and see the fun."

"Good egg!"

"Nothin' of the sort, deah boys! You chaps don't undahstand bankin' or bisnay methods, and I could not take you with me on a purely business call."

"Ha, ha, ha!"

"Besides, you have tweated the whole mattah in a wibald spiwit."

"Well, there's the football this afternoon, too," said Tom Merry.

"But I shouldn't allow that to interfere with Gussy's interview with the bank manager."

"I will tell you all about it, deah boys."

"Ha, ha, ha!"

"Weally, you know—"

But the juniors roared—they could not help it. D'Arcy crumpled the letter into his pocket and walked away, with his nose very high in the air.

It was a half-holiday that afternoon at St. Jim's. There was a junior football match on between the Shell and the Fourth, and D'Arcy's name had been put down for the Fourth Form team, but Reilly was quite willing—and able—to take his place. As the swell of the Fourth explained, his business with the bank at Wayland would not wait. If his cheques on the bank were not being paid it would cause trouble—an opinion in which his chums fully concurred. They were expecting trouble.

When the footballers went out to play, Arthur Augustus, in gleaming collar and shining hat, walked down to the station, and took the train for Wayland Junction.

The swell of St. Jim's was in a determined mood.

He was not going to stand any nonsense from the bank manager. His aristocratic features wore a quite grim expression when he stepped out of the train at Wayland.

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The bank was at the corner of the High Street, and Arthur Augustus was not long in reaching it from the station.

He entered the bank, making quite a handsome picture as he stood in the dull place—like a fragment of Bond Street transported bodily into the quiet building in the old-fashioned country town.

A young gentleman upon a stool ceased for a moment gnawing a pen, and glanced inquiringly at the swell of St. Jim's.

"Pway, can I see the managah?" asked D'Arcy.

"H'm! Mr. Wix is engaged just now, I'm afraid," said the clerk. "What name, please?"

"D'Arcy—Arthur Augustus D'Arcy."

The clerk grinned. His grin showed that D'Arcy's cheques had caused a certain amount of hilarity at the bank, as well as at St. Jim's. The elegant junior frowned.

"Pway inform the managah that I wish to see him," he said loftily.

"Certainly, sir!"

The clerk disappeared into an inner apartment for a moment or two, and then reappeared and bowed the swell of St. Jim's into the manager's private room.

A stout, bald-headed gentleman of middle age rose to meet D'Arcy. His face was serious, but there was a twinkle in his eyes, which seemed to indicate that he was carefully suppressing a desire to smile.

"Ah, Master D'Arcy!" he exclaimed, shaking hands with the junior. "One of our clients! I am very glad to see you! Pray sit down!"

"Thank you vey much!"

Arthur Augustus sat down.

"You were in Wayland, and you thought you would give

? ? ? ? ?

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me a call," remarked Mr. Wix. "That was very kind of you!"

"As a mattah of fact, my deah sir, I have called upon a mattah of business," said D'Arcy.

"Yes! You wish to pay in something to your account?"

"Not at all."

"No?"

"I wish to know what this lettah means?" said D'Arcy, laying the crumpled letter from the bank upon the table.

The manager started.

"Ahem! Surely that letter is plain enough?"

"You have returned my cheque."

"Yes."

"And dishonoured some cheques I dwew on the bank."

"Yes. There have been several more since the letter was sent in, too. You see, we had no resource. I communicated with Lord Eastwood on the matter, informing him that your account had been overdrawn, and he replied that on no account were we to allow it to be further overdrawn. You see, therefore, that we had no resource but to decline to pay the cheques that were presented to us."

"But I sent you a cheque to place to my account."

"Eh?"

"A cheque for one hundred pounds!" said D'Arcy indignantly. "Do you mean to say that the bank has no funds to meet it?"

"But—but—"

"You state on your published balance sheet that you have a weserve fund of half a million, sir. Yet you have returned my cheque."

The manager stared.

"Really, my dear lad, you—you hardly seem to understand the rules of banking," he murmured faintly. "You are not allowed to draw cheques on our reserve funds—really."

"Weally, deah boy—I mean, my deah sir—"

"Ahem! You hardly understand, but—"

"I undahstand perfectly clearly now," said D'Arcy. "But I weally think that it would be more fwank on your part to make that statement on your balance-sheet."

"But—but, really—"

"Undah the cires, this cheque-book will be no furthah

use to me," said D'Arcy loftily. "I will leave it here—
Bai Jove!"

His hand came empty out of his pocket.
"Gweat Scott! I must have dwopped it!"

Mr. Wix looked concerned.

"Dear me! This is serious!"

"Well, it wasn't much use, as you decline to cash my
cheques!" said Arthur Augustus, with some sarcasm. "I
weally do not see that it mattahs much."

The bank manager coughed.

"Well, if it falls into bad hands we shall have the
numbers of the cheques, so forgery will hardly be practic-
able," he said. "However, I hope it will be recovered.
You are going?"

"Yaas, I think I should wemark to you—it is only fair—
that I intend to warn my govannah of the wockay state
of this bank."

The manager hid a smile with his hand.

"Very well, Master D'Arcy. I dare say Lord Eastwood
will understand. Good-day!"

And he left the bank.

The manager sat down in his chair and laughed for three
whole minutes—which did not look as if he were very
nervous about the result of Arthur Augustus' report to Lord
Eastwood.

CHAPTER 13. Many Creditors!

"D'ARCY!"

"Where is D'Arcy?"

"Anybody seen D'Arcy?"

Jack Blake had just come off the football field.
He glanced round inquiringly as the excited voices called
for D'Arcy.

"What's wanted?" he demanded.

"D'Arcy!"

"Who wants him?"

"Three or four people," said Jones of the Fourth, with
a grin. "There's Gorman, the grocer, of Rylcombe—"

"And Whippet, the tailor—"

"And Tucker, the ginger-beer merchant—"

"And Thompson—"

Blake looked bewildered.
"My hat! All Rylcombe coming to visit D'Arcy?" he
asked.

"Looks like it," said Kangaroo, coming up. "Where is
Gussy?"

"He's gone out."

"Just like Gussy—when he's wanted!"

"He's gone over to the bank at Wayland," said Jack
Blake. "What the dickens do they all want with him?"

"Cash."

"What?"

"They've all got cheques that the bank won't meet."

"Phew!"

"Poor old Gussy!" exclaimed Tom Merry. "The cheques
are coming home to roost at last!"

"Ha, ha, ha!"

"I say, this is jolly serious!" said Blake. "I'll cut off
and see them!"

And he ran towards the School House.

Binks met him in the doorway. Binks was looking con-
cerned. He liked D'Arcy, like everybody else, and he saw
that there was trouble in the air for the swell of St. Jim's.

"Oh, Master Blake," he gasped, "there are six people
here asking for Master D'Arcy!"

"Where are they?"

"I've shown them up into Study No. 6," said Binks. "I—
I thought I'd better get them out of sight, Master Blake,
so that Mr. Railton or the Head wouldn't see them—not
till Master D'Arcy came in, anyway."

Blake slapped the page on the shoulder.

"Good for you, Binks! You're a giddy jewel!"

Blake ran up the stairs.

A fat, red-faced man stood in the doorway of Study No. 6,
and other visitors could be seen within. Mrs. Murphy was
there, too, with a shawl over her shoulders, and she was
looking worried; but all the men in the party looked
excited. Digby had dashed after his chum, and Tom Merry
followed him, and they reached the study a few seconds
after Blake.

What was to be done they had no idea, but they meant
to back up Jack Blake in any way they could.

"Hallo!" exclaimed the fat gentleman, whom Blake recog-
nised as Mr. Gorman, the grocer. "Where is he?"

"Good-afternoon, Mr. Gorman!" said Blake politely.

"Where is he?"

"Fine weather for football, ain't it?"

"Where is he?" roared Mr. Gorman.

"He? Who?"

"D'Arcy! The young villain who has been giving us

(Continued on the next page.)

Grand-dad
says **BROCK'S**

Dad
says **BROCK'S**

and I
say **BROCK'S**

"CRYSTAL PALACE"
 FIREWORKS

Brock's have been catering for "Fifth of
Novembers" for 200 years, so they know
how to produce good fireworks, whether
it's the smallest squib or the largest
rocket! Pay a visit now to the nearest
shop selling Brock's, and have a look at
the wonderful collection they've got ready
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are made in all sizes and prices from a ½d.
upwards, and every one is absolutely reli-
able. Ask for them by name—**BROCK'S**
"CRYSTAL PALACE" FIREWORKS.

"wastepaper instead of our money!" roared the excited Mr. Gorman, waving a cheque in the air. "They won't take this at the bank! It's for three pun ten!"

"And look at this!" howled Mr. Whippet, brandishing another cheque. "Fifteen pounds ten and ninepence! They won't pay it!"

"And this!" murmured Mrs. Murphy.

"And this!"

"And this!"

"Young swindler, I say!" said Mr. Gorman. Blake turned red.

"If you mean to say that my friend is a swindler, Mr. Gorman, you'll get into trouble," he said. "If you don't want to go out of the House on your neck, you'd better mind what you say."

"Hear, hear!" said Tom Merry.

Mr. Gorman nearly exploded.

"Where's my money, then?" he roared.

"Oh, that's all right!"

"All right, is it? Three pun' ten! Where is it?"

"D'Arcy's word is as good as his bond," said Tom Merry.

"You'll be paid all right. Don't get excited."

"Fifteen pounds ten and ninepence!" said Mr. Whippet.

"Two pun' five!" said Mr. Thompson.

"Oh, cheese it!" said Tom Merry. "You'll be paid if we have to pawn our exercise-books and pen-wipers to make up the money!"

"Ha, ha, ha! That's right!"

"Where is D'Arcy?"

"He's gone out."

"Gone out—to avoid his just creditors!" said Mr. Whippet.

"I don't believe it!" roared Mr. Gorman. "Trot him out! Where is D'Arcy? Produce D'Arcy, or I'm going to the Head!"

"So am I!"

"And I!"

Blake exchanged a hopeless look with Tom Merry. The visitors to Study No. 6 had cause for their exasperation, for the cheques being dishonoured led them to the not unnatural suspicion that D'Arcy had been spoofing them with cheques that did not belong to him. They had a right to be angry and uneasy, but it would never do for them to go to the Head.

That would lead to too much trouble for D'Arcy.

Blake racked his brain for a dodge, but he could not think of one. What was to be done?

"Now, then," roared Mr. Gorman, after a pause to take breath, "are you going to trot him out, or do I go to the Head?"

"Look here!" said Tom Merry. "Keep your wool on! As soon as D'Arcy comes in he'll make some arrangement with you to pay the money. Until then—"

"How long will he be?"

"I don't know, but—"

"Then I'm going to the Head!"

And Mr. Gorman made a movement to leave the study. Blake's eyes gleamed.

"Wait a minute!" he exclaimed. "Hold on a few minutes, and I'll see what can be done."

Mr. Gorman took out a big gold watch.

"I'll wait five minutes," he said—"five minutes, and not a second longer."

"Oh, all right!"

Blake beckoned to Tom Merry and Digby to follow him from the study. They went out into the passage, Blake whipping the key from the lock in passing. The next moment the door was shut and locked on the outside.

Tom Merry gasped.

"My hat! Blake, you've locked them in!"

"They're not going to the Head!" said Blake grimly.

"Phew!" said Digby.

"It's the only way."

"Yes, I suppose it is."

There was a terrific pounding on the inside of the study door. Mr. Gorman's bull voice was heard bellowing through the keyhole:

"Hopen this door, you young villain!"

Blake put his mouth to the keyhole to reply.

"Rats!"

Bang, bang, bang!

"Hopen the door!"

"I'll have the law on you!"

"Rats!"

The juniors walked away. A terrific uproar from the crowded study followed them.

"Ah! Is Master D'Arcy indoors?" said a voice at the door.

"Here's another!" grunted Tom Merry, swinging round. Then he uttered a sharp exclamation: "Lord Eastwood!"

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CHAPTER 14.

D'Arcy Is Satisfied!

ARTHUR AUGUSTUS D'ARCY looked a little down-hearted as he walked in at the gates of St. Jim's. He felt that the bank manager at Wayland had proved himself a very unreliable person, and that there would be trouble when the cheques came in.

D'Arcy could not blame himself, but he felt that there was something very wrong with the system of banking.

He came towards the School House, and two or three juniors came down the steps to meet him.

"Here he is!" exclaimed Blake.

"At last!" said Tom Merry.

Arthur Augustus turned his eyeglass upon them inquiringly.

"Anybody been to see me, deah boys?" he asked.

Tom Merry chuckled.

"Only about half Rylcombe," he replied.

"Bai Jove!"

"And your governor."

"Gweat Scott!"

"He's only just come in," said Tom Merry. "It seems he's heard from the bank, and has come down to see about it. How did you get on at Wayland?"

"Wotten! The bank manager is a wotten, unbusinesslike person."

"Ha, ha, ha!"

"Ah! Is that you, Arthur?"

D'Arcy raised his silk hat to Lord Eastwood.

"Yaas, wathah, fathah!"

"I wish to speak to you," said the earl, in a severe tone. "I have heard from the bank in connection with your over-drawing your account. I will come to your study."

"Certainly, fathah!"

"Hold on!" exclaimed Tom Merry, in alarm. "The—the study's hardly in order for his lordship, Gussy. Better—er—talk somewhere else."

"Weally, deah boys—"

There was an echo of crashing and banging from above. Lord Eastwood must have noticed it, though he made no remark.

"I undahstand there are a lot of visitahs for me," said D'Arcy. "Where are they?"

"They're—they're waiting," murmured Blake, making signs to D'Arcy to drop the subject—signs quite lost upon the swell of St. Jim's, but which Lord Eastwood perceived perfectly well.

"Bai Jove! Where are they waitin', deah boys?"

"You—you see—"

"Arthur must attend to his visitors first," said Lord Eastwood. "Where are they, Blake?"

"In—in my study," said Blake reluctantly.

The voice of a prefect was heard on the stairs at that moment.

"If you don't stop that row in Study No. 6, Blake, I'll come and see you about it."

"Bai Jove!"

Blake gave a sickly smile.

"Dear me! What does this mean?" said Lord Eastwood.

"Oh, that's Knox!" said Blake. "That's—that's Knox's little joke, you know."

A little man in a frock-coat came bouncing up the steps of the School House. The juniors suppressed a groan as they recognised Mr. Topton, the hatter of Wayland. They guessed that he was another of D'Arcy's creditors, especially as he was holding a slip of paper in his hand, easily recognisable as a cheque.

"I want to see D'Arcy!" he exclaimed. "Oh, you are here! Master D'Arcy, this cheque has been returned from the bank. They refuse to meet it. I must ask you to hand me seven pounds eighteen shillings and sixpence immediately!"

"Ahem!" said Lord Eastwood. "This is a little more of your carelessness, Arthur."

D'Arcy shook his head.

"It is not my fault, sir. I have called upon the bank managh, and he wufuses to listen to weason. I can't help his wufusin' to pay my cheques."

Lord Eastwood smiled.

"You may send in your account to me, my friend," he said to Mr. Topton; and the hatter, all politeness at once, bowed almost to the floor. "Blake, are my son's other visitors on the same errand as this gentleman?"

"Ye-es, sir."

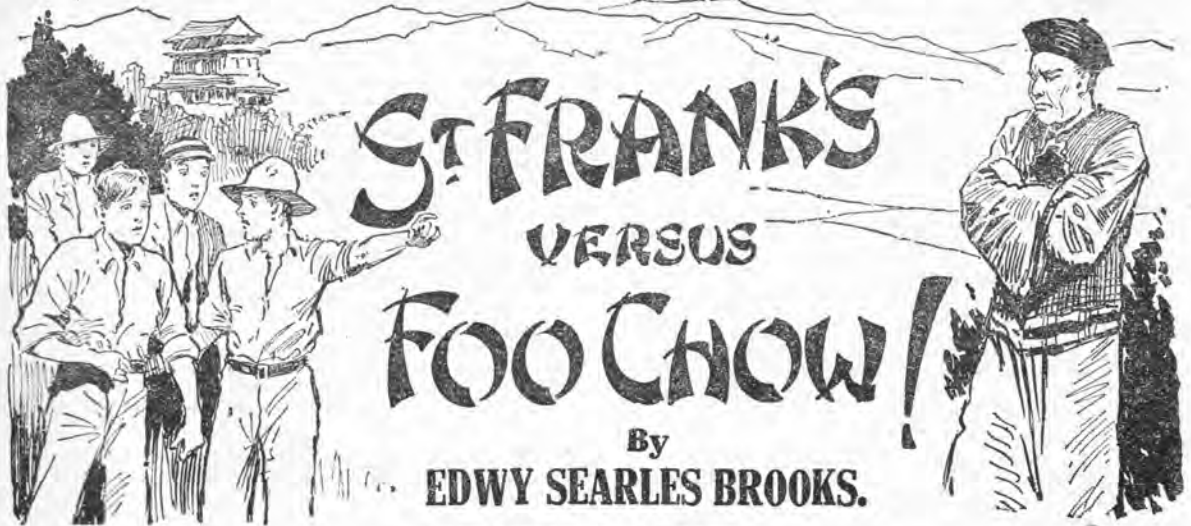
"Take me to them at once, please."

Blake gave Tom Merry a hopeless look and led the way.

Lord Eastwood looked astonished as he approached Study No. 6 and heard the terrific din therein.

(Continued on page 28.)

THE ST. FRANK'S HOLIDAY PARTY ARE AT THE MERCY OF FOO CHOW!



THE OPENING CHAPTERS.

Dr. Foo Chow, a war lord of Inner China, kidnaps Yung Ching, of St. Frank's, his object being to compel the boy's father, Yung Li Chang, to surrender up the rich province over which he rules. A holiday party from St. Frank's come to the help of Ching and eventually rescue him. War then breaks out between Foo Chow and Yung Li Chang. The St. Frank's party sail in their steam yacht to Yang Fu, where they go ashore to see a Chinese play. During the show one of the girls of the party gets a sudden fright, exclaiming "Oh! What was that?"

All Aboard the Wanderer!

"**W**HAT was that?" asked Handforth.
"Something just fell down from the ceiling, I believe," whispered Irene. "It glanced off my arm, and I heard it fall to the floor. Oh, please, I—I've a dreadful feeling that there are lots of crawly things about!"

"We'll soon see," said Handforth briskly.
He suddenly remembered that he had an electric torch on him, and he pulled it out and switched it on. The beam of light struck upwards at an angle of the wall and the shoddy-looking ceiling.

"Oh!" gasped two or three of the girls.
There was every reason for their dismay. Quaint little creatures were fairly dancing all over the walls and ceiling—creatures which made the girls shudder. They were on their feet in a moment.

"It's all right—they're only lizards," said Willy, grinning.
"Lizards!" gasped Ena, aghast.

"Perfectly harmless, sis," said Willy. "You needn't be scared. I've handled lizards dozens of times. I'll get you one down if you like, and you can hold it!"

"Don't you dare!" panted his sister fiercely.
"Phew!" whistled Willy. "I don't like the look of these merchants, though. Let's have that light here, Ted. By jingo—scorpions! Ugly-looking beggars, too, all ready to sting! Look at their giddy tails!"

"Scorpions!" said Irene, in a feeble voice. "Then—then it must have been a scorpion that fell on my arm just now! Oh!"

"Yes, that's about it," agreed Willy, without the slightest repugnance. "I say, what a chance! Who's got a match-box or something? I'll collar one or two for my tropical collection. It doesn't matter about the lizards!"

"It doesn't matter about the scorpions, either," said Irene, with a shudder. "Oh, Ted, please take me out of this place at once! It's perfectly terrible!"

Handforth was rather indifferent to insects.
"Oh, but we haven't seen the play yet!" he protested. "We might offend the local bigwigs if we go out before the end."

"Yes, we shall have to wait a bit," said Winnie Pitt shakily. "But I'll never come to a place like this again as long as I live!"

They took no further interest in the play, for they all feared that a scorpion, or something equally dreadful, would fall into their hair or down their backs.

The play was an extraordinary business, anyhow, and meant nothing to the honoured guests. As far as they could make out a marriage was being celebrated on the stage, and there were so many actors in the scene that the stage was packed with jabbering members of the cast. Nobody seemed to have any set lines, and the action was interminably dragged out.

The holiday party was infinitely thankful when Nelson Lee and Lord Dorrimore and a number of Yung Li Chang's officers were seen to be departing. This was a signal for the others, and five minutes later they were outside where their sedan chairs were waiting in readiness.

"Oh, for the glorious comforts of the good old Wanderer!" sighed Lord Dorrimore, as he emerged. "Ye gods and little fishes! Of all the holes on the face of the earth! I don't want to say anything detrimental, but this theatre is about the last word in Chinese torture that I can imagine!"

Every other member of the party felt the same. And the very thought of the Wanderer was soothing—the cool lounge, the wide decks, the comfortable state-rooms, the yacht's library—all so purely British. It would be like heaven after such a taste of Chinese life!

And there was the further joy of knowing that the morrow, when they awoke, the vessel would be steadily steaming downstream towards the open sea—towards real civilisation and home! In fact, as soon as the St. Frank's fellows got on board they could talk of nothing else.

"Well, this sample of primitive China is enough for me," said Dick Hamilton, as he joyously indulged in a liberal ice-cream in the lounge. "At dawn we start for home!"

"We feel like being home already," said Mary Summers, with a breath of intense relief. "Fancy! Half an hour ago we were in that terrible theatre, and now we're sitting here, eating good old British ice-creams! And to-morrow we start for England! School again!"

"Football!" murmured Reggie Pitt dreamily.
"Oh, my hat!" said Handforth. "Back to St. Frank's—with plenty of footer! Chuck it, you chaps! We're not out of China yet—and I'm not sure that we shall get out, either. Don't forget what I told you."

"Rats!" said Tommy Watson. "There's nothing to keep us here now—and old Foo Chow is whacked. It'll be a straight run to the coast, and then a quick voyage home. Doesn't it make you feel good?"

"Hear, hear!" said the others enthusiastically.
And at the same time, Yung Li Chang was having a last word with Lord Dorrimore, Nelson Lee, Barry Stokes, and Captain Burton.

"It is unnecessary to tell you, gentlemen, that I leave my son in your care with perfect confidence," the Chinese war lord was saying. "It is better that he should return to England. He will be safe now, for with the routing of Foo Chow this territory will be peaceful. And my son needs to complete his education, where there is no possibility of trouble."

"Your son will be given the same measure of protection as any of the other boys," said Nelson Lee. "We are thankful to leave your country in such happy circumstances."

your Excellency. We came here as prisoners, we have met with strange adventures—but we depart with the knowledge that complete peace will soon settle over the land."

"An' we're jolly happy about it," agreed Dorrie, nodding. There was no question as to this point. Even as his lordship spoke, he and his companions could hear the light laughter of the younger members of the party. The yacht would sail for home at dawn!

What was there to worry about now?

The Frowning Canyon!

ARCHIE GLENTHORNE sat up, blinked, and then started.

"What-ho! Tea, by gad!" he said happily. "Phipps, laddie, this is absolutely the finest moment of the day! Kindly shove the old brew under the young master's face department, and then retail the latest bulletins. I mean to say, what of the morning, and all that sort of thing?"

Phipps placed the tray on the bed. "We are well downstream, sir," he said contentedly. "Eh? Odds happiness and joy!" said Archie. "Now you come to mention it, I can feel the good old throb of thingummies as they drive the what-d'you-call it! We're absolutely on the move, Phipps!"

"Yes, sir."

"We've started on the jolly homeward trip?"

"Precisely, sir."

"With all our troubles behind—what?"

"I trust so, sir."

"Eh? I mean to say, what?" said Archie, starting.

"Good gad! The young master doesn't exactly care for that doubtful note, Phipps. I mean—you trust so? Odds doubts and suspicions! Is there any chance of more frightfulness?"

"Until we are actually out of China, sir, I shall not breathe comfortably," replied Phipps, with a slight touch of grimness in his voice. "To tell you the truth, sir, I do not trust any of these yellow men."

"Oh, but dash it!" protested Archie. "I mean, Yung Li Chang—"

"There can be no question that Master Ching's father is above suspicion, sir—but I am afraid I cannot say the same of his officers and soldiers," replied Phipps. "Until we are in the open sea I shall feel a slight trace of uncertainty. Not that I have any wish to alarm you, sir—"

"Oh, absolutely not!" interrupted Archie. "I mean, perish the good old thought! You absolutely shove the wind up the young master in sundry gusts, and then you say that you have no wish to alarm me! Why, dash it all, I shall be expecting treacherous Chinamen to dive out from under the old bed!"

"On the Wanderer, sir, we are quite secure."

"Oh, well, in that case there's nothing to worry about!" declared Archie, as he finished his tea. "We will now attire ourselves in gorgeous raiment, Phipps. Be good enough to produce the good old fawn flannels."

"I was about to suggest the white, sir—"

"Absolutely not!" said Archie firmly. "Fawn or nothing!"

"If you insist, sir—"

"I insist with chunks of emphasis!" declared Archie stoutly.

Half an hour later he appeared on deck, spotless in flannels.

"Lazy boulder!" said Handforth, as he eyed Archie up and down. "We've been up for hours! I suppose you don't want any breakfast?"

"Odds disasters and catastrophes!" ejaculated Archie. "Is the good old feeding-time expired?"

"No—the gong's going to sound in about a minute," retorted Handforth. "But you don't deserve any breakfast for being so jolly late. Ah, there goes the gong for breakfast! Who'll be at the table first?"

Any kind of race, of course, was hopeless—since Fatty Little, of the Remove, was a certain winner. He always made a point of hovering near the saloon door, at least fifteen minutes before the gong was due to sound.

Lightheartedness was the order of the morning.

Everybody was in happy spirits, and the very fact that the yacht was gliding steadily downstream created a general feeling of confidence. Yung Li Chang's pilot was proving himself to be a man of worth. He knew the river channel by heart. He was piloting the Wanderer with masterly skill.

There was not much to please the eye now, for the sweeping valleys and cultivated fields had gone. During the early morning the yacht had slipped down the river between belts of woodland, flower-decorated meadows, and picturesque villages.

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But now another tract of rocky country was being penetrated. The crags rose sharply on either side, gaunt and forbidding. The morning sunlight beat down upon rocks on every side. And the yacht was gliding steadily onwards, deeper and deeper into the steep-sided gorge.

In the distance these sides became absolutely sheer, until the course of the river lay through a canyon—a sinister place where the rocks towered up in sheer precipices, shutting out the sunlight, and where a kind of perpetual twilight reigned.

The Wanderer went smoothly down into this canyon. In spite of the general high spirits there was a falling off of laughter and conversation as the yacht went deeper and deeper into the formidable gorge. The very grandeur of the place had an awesome effect.

Near the water's edge, on both sides, were ledges—narrow, treacherous pathways, worn by countless feet throughout the ages. For when the river was navigable the junks came constantly up and down. Those ledges were necessary, for the up-river trip was one long, continuous struggle against the current—men laboriously hauling on ropes, pulling the clumsy craft along.

The pilot's services were scarcely necessary here, for the water was deep from cliff to cliff, and would remain deep until the gorge was left behind, some miles farther along.

This was the crucial spot.

Just ahead the river seemed to come to a dead stop. It looked like a cul-de-sac—a blind end. The canyon was completely barred. But this was only a false impression, for that massive weight of solid rock could be raised, leaving a kind of tunnel for the yacht to pass through.

Nelson Lee had feared that the defeated Foo Chow would destroy this barrier, jamming it for ever in its lowered position, so that no shipping could possibly hope to get beyond to the free stretch which led to the sea.

But Foo Chow had been unable to adopt this plan. His armies had been too hard-pressed. And now the vital gorge was in the hands of the conquerors. Complete freedom was just ahead.

The Rock Barrier!

McCLURE nudged Handforth, and grinned.

"What about your wonderful vision, old man?" he asked carelessly.

"Eh?"

"What about your predictions of disaster?"

"We're not through this gorge yet!" retorted Handforth. "But, my dear ass, we're going through all the time," said McClure. "And look at Yung Li Chang's soldiers! Swarms of them! Are you still trying to make out that there's a possibility of failure?"

Handforth was ever obstinate.

"Yes, I am," he growled. "How do we know that everything's what it seems? Foo Chow may have an army ready—he may pounce on Yung Li Chang's troops before we're through the gorge. And then where shall we stand? They've only got to topple a few hundred boulders down from the top of this canyon and they'll sink us!"

"Oh, cheese it!"

"Don't be a bigger ass than you can help, Handy!"

"All right—wait!" said Edward Oswald darkly.

Of course, he hadn't the faintest fear that his alarming predictions would come true. But Handforth clung to his theory that there would be danger.

Both Nelson Lee and Lord Dorrimer were on the bridge, and they and Captain Burton were looking confident, but serious. In some vague way they could not help feeling slightly uncertain. Not until this river was left behind would they be quite easy in their minds.

"Nothin' to worry about now, but I shall be infernally glad to see the last of this country," remarked Lord Dorrimer. "We shall be through this gorge in another hour—Hullo! They're raisin' the barrier for us. Stout lads! We've got to admit that Yung Li Chang is a man of his word."

There were swarms of soldiers in view, and their distinctive uniforms were reassuring. They were the troops of Yung Li Chang, the conquering invader. But even Lee shared Handforth's suspicion. Would Foo Chow choose this moment to make a last desperate attack, and so involve his white enemies in a catastrophe?

On both sides of the gorge the soldiers were beckoning the Wanderer on, shouting directions to the pilot. And now, only a few hundred yards ahead, the vital barrier was in sight.

An immense mass of rock weighing thousands of tons, was being raised, sliding up the sheer sides of the canyon like a lift in a shaft.

Incredible as it seemed, this extraordinarily primitive apparatus was being raised by man-power alone. There were literally thousands of ropes, with thousands of men

pulling on them. And their combined strength was sufficient to raise the mass of rock inch by inch.

The majority of these straining men were hidden, owing to the steep nature of the cliff faces, but a few could be seen at the edge, pulling and wrenching. And the barrier was being raised higher and higher.

"We shall do it nicely," said Captain Burton, nodding. "These fellows are pretty good when it comes to a matter of judgment. They'll have the barrier raised high enough for us to get through when we arrive there."

Already the barrier was so high that a tunnel was visible. And, after all, the yacht would soon be through. That overhead weight of rock was only about twenty yards long, and the Wanderer would be beneath it and out into the open again within a very few seconds. But the rock was not yet quite sufficiently high to allow of the yacht's masts to pass safely beneath.

"Thank Heaven this ordeal is nearly over!" muttered Lee. "Honestly, Dorrie, I have been fearing some treachery ever since we left Yang Fu. Within a couple of minutes we shall be beyond this barrier, and then the rocks soon slope away, and we shall be in safe water."

"Man alive, what on earth is there to bother about?" asked his lordship. "Even if Foo Chow makes a last desperate attack, he'll be too late now. Yung Li Chang's men are here by the thousands. By gad, these Chinamen

you see? They're going to suddenly drop this awful amount of rock on us, and sink the yacht!"

"Ha, ha, ha!"

The juniors and the girls laughed him to scorn.

"Hi! Where's Mr. Lee?" roared Handforth. "Where's the captain? Go back! Full speed astern! We're going right into a trap!"

Half a dozen fellows seized him and held him firmly.

"You hopeless ass! These soldiers are Yung Li Chang's men!" said Church.

"How do we know?" snapped Handforth. "We haven't seen 'em—"

"I say, it's a pretty horrible thought, but there might be something in it," interrupted Dick Hamilton, with sudden gravity. "Not that we can do anything. We've got a lot of way on us, and we couldn't reverse engines—"

He broke off and lurched forward with the rest of the crowd. Two or three of them, in fact, fell headlong. With a curious grinding sound the Wanderer had hit against something, and there was now a creaking and straining of metal.

"We've struck!"

"Oh, my hat!"

"We've hit something!"

On the bridge the captain had turned white. Lee and Dorrie glanced at one another significantly, and both felt

OUT NEXT WEDNESDAY

"GUSSY'S LATEST LOVE AFFAIR!"

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Also, there is another gripping adventure of "Mick O' The Mounted!" and another column of laughs, and finally, you will learn

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appear to be as plentiful as ants! I never saw anything like it!"

"They are rather too plentiful for my liking," growled Lee. "One never knows which side is going to prevail! A decisive victory is difficult to imagine, Dorrie. The other side has a surprising habit of recuperating and delivering a heavy counter-attack. A Chinese civil war is unlike anything else on earth."

Dorrie grinned.

"Well, cheer up," he said lightly. "Here we go!"

The yacht was just entering the tunnel-like space. The mass of rock had come to a halt, and the passage lay clear. Crowds of Chinamen were on the ledges, grinning and shouting friendly farewells.

"Now we're all serene!" said Dick Hamilton, as they watched. "Another couple of minutes, and we'll be through."

"Isn't it exciting?" asked Irene breathlessly.

"Yes; supposing that rock should suddenly fall?" asked Handforth. "By George!" he added, with a start. "That's the wheeze!"

"The wheeze?"

"Yes!" gasped Handforth. "What that chap was telling me in the opium den!"

"Opium den?" repeated Irene, in surprise.

"Handy didn't want us to tell you, but he's let the cat out of the bag himself," grinned Dick. "He went into an opium den last night—"

"But listen!" panted Handforth, quite pale. "Don't

that same sense of acute peril. The Wanderer was now immediately beneath the rock barrier, only her bows protruding into the open beyond the tunnel-like space.

A number of shouts came up from the forward deck, and at the same time the soldiers along the ledges changed their attitude. Instead of grinning and shouting friendly farewells, they were yelling with fiendish ferocity.

"There's a chain stopping us, sir!" shouted Mr. Stewart, the first officer, as he came running up the bridge ladder.

"A chain!" snapped the skipper.

"A huge cable, stretching from one side of the gorge to the other," panted Mr. Stewart. "It's strong enough to hold a battleship. It's a trap, sir, and we've steamed right into it!"

Captain Burton set his teeth.

"They haven't got us yet!" he muttered.

His hand flew to the engine-room telegraph, and he swung the lever over to "full speed astern."

Clang—clang!

Back came the answering signal, and almost immediately the Wanderer's propellers began to churn with their full force. The vessel quivered from stem to stern, and the waters of the gorge became a creamy mass of foam. Slowly the yacht drew back, forcing her way against the swift current.

At any moment that mass of rock might fall!

Nobody spoke. The situation was too tense. The trap was obvious, and the only possibility of escape, it seemed,

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was to back out. But surely these fiendish Chinese would never allow it? They had but to release their hold on those thousands of ropes and the barrier would come crashing down with devastating effect.

The thought of such a catastrophe was nerve-wracking. The yacht could never withstand the shock. She would be driven completely under in one awful dive, and everybody on board would perish.

But the rock overhead remained immovable.

And the truth became known. There was a clattering and clanging of metal astern. Another giant cable had been pulled taut, just level with the water's surface. The yacht was hemmed in between two immense chains, unable to go forwards or backwards.

And, at the same time, the rock began slowly to descend!

Trapped!

STUNNED for a moment, the holiday party could only stare dumbly upwards.

The rock was moving—it was coming, slowly but surely, downwards. How long before the mass fell sheer, crushing everybody to instant death?

Lord Dorrimore found his voice at last.

"Good glory!" he breathed. "Is—is there no way out, Lee?"

"Hush, old man!" muttered Lee. "We were fools to take anything for granted in this land of treachery. I'm afraid we're utterly helpless."

"But—but the soldiers—"

"The soldiers!" broke in Lee bitterly. "What does it matter whose soldiers they are? They are intent upon destroying the yacht and murdering every soul on board. They may be either Yung Li Chang's troops, bought over by the enemy, or they may be Foo Chow's troops, wearing deceptive uniforms."

"That's about it!" said Dorrie hotly. "The treacherous curs! An' they sent reports to Yang Fu that the pass was in safe hands! Gad! Can't we go full speed ahead again an' smash that cable?"

"Captain Burton is already trying that scheme," said Lee.

Indeed, it seemed the only possibility now. There was no time to give any warnings—there was no time to think of any possible damage to the Wanderer's bows. She was sent forward with all the force of her powerful engines.

Crash!

With a shrieking and straining of metal the yacht pulled up dead. That great chain cable had held, and an ugly, livid gash was ripped into the steelwork of the Wanderer's bows.

"It's impossible, gentlemen," said the captain harshly.

And yet the great rock still hovered overhead. There was something diabolically refined in this form of torture. Instead of death coming swiftly it was being prolonged. The rock barrier was only descending at an imperceptible rate—coming down so slowly, indeed, that no motion at all was visible unless one watched with concentrated attention.

The meaning of this was obvious.

Foo Chow had no desire to let his victims die with merciful swiftness. His whole idea was to give them the appalling anguish of watching their doom descend upon them. Inch by inch the rock was being lowered, and there was no way of escape.

"I knew it!" said Handforth breathlessly. "Didn't I keep warning you? You said I'd been dreaming—but that fellow in the opium den gave me the tip!"

"Why didn't you tell Mr. Lee?" groaned Church.

"Because I thought it was a dream myself until now," replied Handforth gruffly. "I thought I'd been having delusions and things. What's the good now? It's too late for us to do anything!"

"Look!" whispered Irene. "It's coming lower!"

"Oh, can't we escape somehow?" cried Mary Summers.

"It—it seems so awful to stand here and wait for that rock to fall!"

"The best thing we can do is to remain calm," advised Dick Hamilton. "If there's any chance for us, the captain or Mr. Lee will give orders. Let's wait, and show them that we can keep cool in an emergency."

"Hear, hear!"

"Let's all keep calm."

The terrible acuteness of the situation was sufficient. Nobody had to be urged to keep calm. With death literally hovering over them, everybody on the yacht was deadly cool. At any second the blow might come—at any moment those thousands of taut ropes might be loosened, and the enormous rock would come smashing down upon the decks, crushing everything and everybody to pulp.

On the bridge Nelson Lee's brain was working rapidly. He was watching the rock, judging how long it would take before this creeping death became an actual fact.

"Look, old man!" said Lord Dorrimore. "The bows are just free of this overhangin' rock, and perhaps we can all escape in boats. It's an infernal pity to abandon the poor old tub, but—"

"It's no good, Dorrie," interrupted Lee. "There's no escape that way."

"But we can lower the boats, anyhow," insisted his lordship. "Hang it, we shall be doin' somethin'—"

"The first boatload of us to leave the vessel's side will be riddled with machine-gun bullets in less than a minute," broke in Lee grimly. "Good heavens! Do you think that Foo Chow would leave us such a loophole?"

He pointed down the canyon ahead, and Dorrie could see that which Lee had already observed. Half concealed among the rocks—many of them twenty and thirty feet above the river, were soldiers. Now and again a gleam would come. There were weapons there—machine-guns.

Nothing had been forgotten in this trap of death.

The scheme, in fact, was fiendishly complete. The Wanderer had been lured beneath that raised section of rock by a cunning device—by making the white men believe that they were surrounded by friends.

But, once there, the yacht was held, unable to advance or retreat. That dead weight of rock could have been sent hurtling down at once, crushing everything beneath it. But this did not suit the vindictive bitterness of Dr. Foo Chow.

He wanted something slower, something more diabolically ghastly.

And so that rock was descending inch by inch, so that the victims could have a full understanding of their impending fate. There was something characteristically Oriental in the plan.

To leave the yacht would be death in an even more certain form—there was no question as to this point. If any boats left the Wanderer and attempted to emerge into the open, a hundred snipers would pick off every occupant in the space of ten seconds. If the boat succeeded in getting further down it would be riddled by machine-guns.

And it was just the same upstream.

And if the boats merely crossed to the rocky ledge opposite

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the yacht the situation would be no better, for those attempting to escape would be crushed by the falling rock.

To remain under that rock was death—to emerge was death.

"Look!" muttered Lee, pointing.

He handed Lord Dorrmore a pair of binoculars and pointed to the crags out beyond. And through the glasses Dorrie could see heads behind almost every projecting rock—he could see rifle-barrels gleaming.

"Can't we shoot the hounds?" he asked furiously.

"What chance have we got?" said Lee. "At the first sign of shooting they will dodge into cover. They are picked snipers, I should imagine. At the first attempt to escape we shall be shot down!"

"But, hang it, we must do something!" shouted Dorrie. Lee turned away, breathing hard.

He was thinking of the younger members of the party—he was thinking of the way they had all come through the turmoil of peril and adventure. And now, with freedom actually in sight—this!

When they were on the point of emerging from this land of treachery and death they were faced with the worst peril of the whole expedition. It was a solemn, alarming thought.

And nothing could be done. The trap was such that they must just wait and watch. Even that was better than inviting a massacre. For Nelson Lee was absolutely correct when he declared that it would be certain death for any boat to emerge from this tunnel-like space.

He thought of other possibilities. Would they stand a chance if they dived and attempted to swim for safety? A few perhaps might reach a point lower down the river with life still within them. But this would be worse than the death that now threatened.

Since Dr. Foo Chow had taken such measures to annihi-

The Fifth Form skipper was in deadly earnest. Hopeless optimist though he usually was, he could see absolutely no loophole of escape here. The position was absolutely clear-cut.

A little farther along the deck Willy Handforth gave his major a rather twisted sort of smile.

"Looks like something nasty this time, Ted," he said quietly. "Are you there, sis? What a dirty trick, you know—just when we were expecting to get clear. But life's always like that—coming along and cracking you one un-awares!"

"Oh, Willy!" murmured Ena helplessly.

"Cheer up, sis—we're all together, and that's one thing!" said Willy.

Handforth gave a violent start.

"You—you young ass!" he panted. "Are you trying to make out that we're doomed, or something? Rats! I don't believe it! We're all going to escape from this awful mess!"

"How?" asked Fullwood quietly.

"How?" roared Handforth. "What's the good of asking me riddles? I don't know how—but it's got to be done! I should like to know how the dickens they'll get on at St. Frank's without us?"

There was something about Handforth's outburst which silenced all the others. His supreme confidence in their ability to escape was remarkable. Not for an instant was he willing to accept the possibility that they would never see St. Frank's again.

"We can't stand here and simply do nothing!" he cried excitedly. "Let's lower one of the boats and make a dash for it—come on! Any action's better than nothing!"

A number of juniors followed Handforth along the deck, but Umlosi came along and pulled them up.

"It is the wish of Umtagati, my master, that thou

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late his enemies, it was certain that he would have other men down the river. And the exhausted swimmers—if they were rash enough to attempt the dive—would be captured and tortured.

No matter how the situation was looked at—no matter which angle was viewed—the end would be the same. Death!

But even now the St. Frank's fellows and the Moor View girls could hardly realise the terrible helplessness of their elders. They were inwardly scared, but they remained outwardly courageous and calm. It seemed too utterly absurd to suppose that there could be any actual danger!

So far the yacht was untouched—unharmd. Everything was going on in just the ordinary way. From one of the ventilators came the rich odour of cooking. A steward was wheeling a tray-wagon round the promenade deck, with iced drinks and ice-cream. There was every indication of normal serenity.

But that rock-barrier relentlessly descended—fraction by fraction!

Little Hope!

WILLIAM NAPOLEON BROWNE silently gripped the hand of Horace Stevens.

"Brother Horace, in case!" he murmured softly.

"Oh, I say!" protested Stevens. "Don't rot—"

"I can assure you that I am in deadly earnest," replied Browne steadily. "Let us shake, Brother Horace, and pray that the end will be swift."

The other Fifth-Former stared with startled eyes.

"Oh, but—but, I mean— You don't actually think—"

He paused, and gulped. "Great Scott, Browne! It can't be the end!"

"Much as I would like to reveal my customary optimism, I fear there is no ground to indulge in such hope," replied Browne quietly. "As you see, Brother Horace, we are hovering perilously on the brink of the ox-tail. Let us make peace with our souls."

shouldst remain calm," he rumbled. "This form of warfare is bad, my young masters, and I am even more overwrought than thou."

"Can't we smash into the rotters, Umlosi?" demanded Handforth.

"Wau! Is not that my great wish?" said Umlosi gruffly. "But how is it possible for us to fight the enemy when the enemy keeps out of arm's length. They are but reptiles and insects! These yellow sons of dogs are but skulking, carrion!"

The giant African spoke in a voice that was almost broken-hearted. He was essentially a man of action—a man who liked a battle to be fierce and grim. He always wanted to get to grips with the foe. But here such a thing was impossible—for the main foe was an enormous mass of rock, weighing thousands of tons, which was slowly and surely descending.

What could be done against such an enemy?

The yacht was in such a position that her-crew could do nothing. Her guns were useless, and all the Chinese were well out of rifle-shot range. The yellow men were relying upon that relentless rock.

Not that the white men were taking things idly.

Even at this moment several members of the crew were feverishly manufacturing an improvised bomb. This was Nelson Lee's idea, and the object of it was to blow the barrier-cable apart. If only an explosion of sufficient strength could be obtained, that enormous chain might yield.

But such a bomb could not be made in a minute—or even five minutes. And there was always the danger of precipitating instantaneous disaster by such an explosion. At the very best, it would only be a desperate resort.

Already the Wanderer's mainmast was on the point of smashing. The descending rock was within two feet!

THE GEM LIBRARY.—No. 1,342.

(How can the St. Frank's holiday party escape from Foo Chow's death trap? Don't miss reading the final full-of-thrills chapters in next week's big-surprise number.)

ROLLING IN MONEY!

(Continued from page 22.)

"What ever does this mean?" exclaimed his lordship.
"You—you see, sir," explained Blake, quite crimson, "they—they wanted to go to the Head, so—so we locked them in."

Lord Eastwood tried to look stern, but he failed lamentably. His face worked helplessly for a moment, and then he burst into a laugh.

"You—you young rascal!" he exclaimed. "Open the door at once!"

Blake obeyed. There was a yell within.

The excited occupants of the study started back at the sight of Lord Eastwood, cool and composed again now.

"Gentlemen," said Lord Eastwood, "I am truly sorry that you should have been put to this—er—this inconvenience. And you, madam, pray accept my profound regrets. Any cheques my son may have given you are fully worth the money they are drawn for; you may send in your accounts to me, and they will be paid in full at once."

The earl's speech was like oil on troubled waters.

The raging lions became meek lambs at once. Even the ferocious Mr. Gorman protested that he knew it was all right all along, and went away quite subdued. When the last of the excited visitors was gone Lord Eastwood stepped into the study and turned a long and steady look upon his son.

Arthur Augustus adjusted his eyeglass and returned his lordship's stare with a look of affectionate interest.

"I'm very glad to see you lookin' so well, fathah," he remarked; "and I'm awfully sowwy about that lettah we sent you—the one we cancelled, you know."

Lord Eastwood coughed.

"Arthur, how much do the combined accounts amount to which you have accumulated in this reckless manner?"

"Oh, not vewy much, sir! About sixty pounds, I think, ovah the original fifty," said D'Arcy.

"What! And there is no money at the bank to meet them?"

"Yaas, there's heaps of money, unless the bank is in a wocky state," said D'Arcy. "Only the managah is such an extwemely unbusinesslike person."

"H'm! I will pay these accounts for you, Arthur, and you will promise me to draw no more cheques under any circumstances whatever," said Lord Eastwood severely.

"Certainly, sir!"

"I am afraid you are, after all, hardly old enough, or wise enough, to have a bank account."

"Weally, dad—"

"We will revert to the former system of a money allowance," said Lord Eastwood.

"Vewy well, dad. A cheque-book is wathah a wowwy, aftah all," said D'Arcy. "Pewwaps the old system is weally bettah. What do you think, Blake?"

"Oh, yes!" said Blake.

"What do you think, Tom Mewwy?"

"Heaps better!" said Tom Merry, laughing.

"Vewy good! Let us wevert to the old system, by all means, fathah," said Arthur Augustus. "By the way, I trust you have a fivah for me now."

"What!"

"I am stonay bwoke," said D'Arcy. "As we are wevertin' to the old system, I should be vewy glad of a fivah."

Lord Eastwood looked at his son very expressively for some moments, and then silently, as if overcome, drew out his pocket-book and handed Arthur Augustus a five-pound note.

THE END.

(Gussy's ascream in next week's tip-top tale—
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