

"When I was in the country I was spoony upon a girl who came to visit our village. The governor wished to cut off the connection, and sent me to town. I came first on a visit to an aunt of mine; but after a time got a kennel of my own, and I don't intend to go back to any one else's roof in a hurry, I can tell you."

"Quite right too."

"Well, all this has cost money. The governor is not sufficiently liberal, Bella, and I'm in a deuce of a fix for the needful. Of course I don't care a button for the girl now, but as long as she's at Milton I can't go back again, so what am I to do?"

"Have you tried Jackson?"

"What, borrow money from him," says Harold in a tone of intense disgust.

"Yes, my dear, Jackson's one of the most accommodating creatures in the world; he's a perfect conjuror; he'll take a little dirty slip of paper, with one or two insignificant autographs written upon it, and in ten minutes turn it into a heap of shining gold—to say nothing of wine, and coals, and ancient pictures of the last century, that are worth any price—if you do not want to sell them."

"What, draw a bill?"

"A post-obit," says the syren, who shows by her familiarity with the term that this is not the first time she has been engaged in such allurements.

Harold requires a little clearer definition of the plan, and, being satisfied with it in all particulars, lights another cigar, and declares that Bella is "the most delightful young lady he ever came across in his life time."

This was the first step in the ladder of ruin that Harold took, and it was marvellous with what a power of adaptability he plunged into the downward career of vice and its attendant disgrace.

*Facilis descensus averni.* It is astonishing how easy it is to go down hill. In six months' time Harold found himself involved in a perfect quagmire of difficulties. To his other accomplishments he had added that of betting upon horse-racing, and as the good things that his sporting associates "put" him on were always "scratched," or "roped," or had some petty accident that just prevented the certainty of their winning, day after day found him more deeply involved with the book-makers.

At last his position grew desperate. Jackson was importunate for the repayment of various sums he had advanced to him, worse than importunate, for he treated him with an air of familiarity more galling than the very annoyances of his dunning. The young man's blood boiled against the petty tyranny of his creditor, and things were looking as black as they could do.

Then the crisis came. Harold vows to this day that he never knew how it all happened. There had been a great dissipation at the billiard rooms; he had an indistinct remembrance of signing an agreement under the dictation of Jackson and a Jewish attorney of low proclivities, whom he had often met in the place—of sitting with his arm round Bella's waist—and of singing a comic song with much pathetic tenderness, to the delight of the assembled company; he had visions, too, of a pair-horse fly with a coach-