

"THOS."

CHAPTER I.

"I HAD a letter from Thos to-day, Len, and he speaks of coming to spend his holidays with us, as usual. I am so glad, but I wonder he does not go for his trip to the States as he intended," said I, addressing my husband, who was seated with me on the veranda of an old house, fronting on a quiet street, near the foot of Mount Royal, in this good city of Montreal.

"Thos is a good fellow," replied Len. "I suppose he is coming to cheer us up. He does not say much, but I know he feels considerably cut up by our trouble."

Our trouble meant that Len had failed in business a short time before, and, having failed honestly, had left himself without means of paying our private debts. Our cosy home had been sold over our heads, and to-morrow our pretty furniture would go under the auctioneer's hammer, with the exception of the few articles allowed by law, which