

for you to live in anything like the style to which you have been accustomed.'

As he spoke he glanced suggestively round the handsomely - furnished room in which they stood. It was the library of the house, and contained not only expensive furniture, but a large and valuable collection of books. Robert Cheyne had had his fine tastes; well for the helpless women he had left had he been content with these.

'There must be some mistake,' said Emily Cheyne incredulously. 'Robert made a great deal of money in business; quite a fortune in fact, and he bought the Swallows' Nest. It is impossible that his money can be all gone already. We have been only six years here; we came on Rose's eleventh birthday, and she will be sixteen next week.'

'It is quite true, Emily. I only wish it were less so. These rash speculations on the Stock Exchange have not only swallowed up the hard-won earnings of a lifetime, they have cost him his life. There cannot be a doubt that anxiety undermined his constitution, and prepared the way for the shock under which he succumbed. Don't think me harsh and cruel, Emily. I do feel for