

his prime. A man who has been long accustomed to an active life cannot live in idle seclusion. Either he must get some engrossing hobby to ride, or he will fall into mischief. I am sorrow to say, that the demon of speculation—it is nothing less—got possession of Robert; and to my certain knowledge, he risked his means often in a foolish and wicked manner. I frequently remonstrated with him, but it was of no avail. You know that he was a man who would have his own way, who would go the full length of his tether, if I may so put it. That was his weakness.'

Mrs. Cheyne drew herself up a little, resenting the tone in which the lawyer spoke of her late husband.

'I really don't know what you mean by all this tirade against my dear husband, Mr. Penfold,' she said stiffly. 'On the very day of the funeral, too! It is as extraordinary as it is unkind.'

'I am trying to prepare you for what I have to tell you, Emily,' said the lawyer quietly. 'I suppose I had better out with it plainly, or you will not understand me. Briefly, then, Robert's death is a greater calamity even than you have imagined, for he has left next to nothing. It will be impossible