

of some of her trousseau garments, and said quickly :

"What *is* it, Frank ? I know you are bubbling over with some kind of nonsense. You might as well let us have the benefit of it, too."

"No, mum ; it ain't no nonsense," answered the lad, adjusting his glasses, as he laid down his banjo and strolled across the room. "It's all serious, solemn earnest this time. 'Oh, what a surprise !' "

"What is 'a surprise,' you ridiculous boy ?"

"Why, what old Oswald is getting now. Wouldn't I have liked to be there to see his face !"

"What is he getting, Frankie ?"

"Why, he's hearing all about Olga—that's all."

"What about her ?"

"Why, that she's an heiress—got a whole pile of money somewhere, even if the old Baroness don't leave her all hers, which I expect she will. That's all, mum. Pity I wasn't a bit older, and I'd have cut old Oswald out !"

"Frank, do you really mean it ? Olga always said she hadn't a penny except what the Baroness allowed her."

"Neither she had till to-day. It was all tied up as tight as wax. She didn't have a penny, not