

she had felt annoyed, now she was alarmed.

"How much?" she asked again, and in so peremptory a tone of voice that her husband started, and answered at once,

"Just a hundred, wife."

"'Tis as much as you've got in the bank, John," and Mrs. Harker sank back in her chair, and threw her apron over her face. Her silence was worse than words, and unable to bear it longer John plucked nervously at the apron.

"Don't take on so, wife," he said.

"The thief, the wicked thief! to come here and take all our earnings and our hard savings like that."

"Now don't 'ee, wife, don't 'ee," urged John again. "Why, the money's in the bank just as sure as 'twas yesterday, and Mr. Atherfield's a gentleman; he won't let me be a loser, never you fear. I did it afore, and I've done it now—ay, and I'd do it again to help a man that wanted help for a bit. Why, Mr. Atherfield told me himself that he stands to win as much as a thousand pounds on some big race that comes off next month, and then he'll pay up this little matter, and we'll make a bonfire of that little bill."

"John Harker!" exclaimed the wife in desperation, "you're as bad as Mr. Atherfield himself, reckonin' on the legs of a horse and the tricks of a man to save you from the work-house in your old age. I'm 'shamed of you! We shall have you off horse-racing and betting next."

"No, no, wife, you do go too far now; a pretty figure I should cut on a racecourse; I'm not for that sort o' thing, I don't approve of it, not in myself, I mean; I can't help what the gentry do, of course."

"You're encouraging of it, John," said his wife earnestly; "remember our trouble with poor Tom. He took to gambling and card-playing, and what did it end in? Ruin and death. Ay, John, 'twas the gambling that did it from the first. When he was a

little, tiny boy, and he'd get away and play pitch-and-toss, and heads-and-tails with that Bob Kershaw, we used to laugh, and think no harm at the time; but I can see now we ought to have stopped it at once, and tried to check the habit in him. Things went on from that to worse with him, and he'd just go to places and into company where he could get his cards, and what did it end in? Oh, my poor Tom, it was your ruin, and your death!"

"I'm sorry if I've vexed you about the bill," said John humbly; "but if you're going to put poor Tom's death at my door I don't think you're doing right by me, Martha."

"I don't want to lay his death or anything else at your door, John; but Tom's death taught me a lesson. We neither of us tried to nip the evil till 'twas too late, and I says 'tisn't right to encourage gambling in any man; and if you lend money to Mr. Atherfield, and it helps him to go racing and betting, why, you're helping him to bad ways."

Poor John walked up and down the neat kitchen in considerable perturbation of spirit. He had an inward conviction that he had done a foolish act, though he would not own it to his wife, who was a shrewd but kindly woman, one whom the village loafers eyed askance with a certain distrust, knowing that if they laid themselves open to the chance of hearing her opinion of them it would not be a pleasing experience. "A sort of a crabstick," was the verdict upon her, pronounced by an *habitué* of the village public-house, who had come over to borrow a sixpence from easy-going John Harker, but who had chanced upon the wife while pocketing the husband's dole. "Ay, but a crabstick that's grafted wi' a real sound Ribstone Pippin," was the reply from one who knew the genuine kindness of Martha Harker's disposition. In sickness Martha was the village nurse. "Knows a'most as much as doctor," said her admiring patients. "And a