

'You are not aware, then, that he speculated largely during the last years of his life?' he asked gravely.

'No; I knew nothing about Robert's business affairs. He never troubled me with them. It was his constant aim to keep me in ease and freedom from care. He was indeed the best of husbands.'

Emily Cheyne was sincere in the tribute she paid to her dead husband. He had indeed sheltered and cared for her very tenderly. Had he been less solicitous for her absolute ease, she might have been better prepared for her fallen fortunes.

'May I ask your attention for a few minutes, Emily, while I endeavour to explain this unhappy business to you as simply as possible?' said the lawyer, in his calm, grave, professional manner. Arrested by his words and looks, Mrs. Cheyne dried her eyes, and fixed them, in soft bewilderment, on his face. Mr. Penfold did not like that look; there was no strength of character, no firmness of will in it. He feared the result of the communication he was about to make.

'You know well enough, I think,' he began, 'that I never approved of Robert retiring from business in