

want to know. Jack will call on you and ask you. And it is to be in that church over the road—Trinity Church, you know, with the two little towers in front."

"So, then, it was already settled, Kitty?"

"I'm afraid it was, sir," the girl answered shyly. "It is to be on Friday."

"Very well, Kitty," he said rising, "if Jack comes and asks me to act as best-man, I shall not fail him. What o'clock is it to be?"

"Twelve, sir—and many thanks," the girl answered courtseying, and tripping away back to Cadogan Square.

He looked after her for a while, and then turned away up the King's Road with a sigh. In the space of a few minutes he had forgotten all about the maid's wedding in the reaction of his feelings concerning himself.

One duty, however, he at once performed while the heat was upon him—not, indeed, that there was any probability of his altering his mind. He went into a stationer's shop and wrote a brief and decided line to his uncle, addressed officially to the office in Pall Mall, declining to accept the employment offered to him. This being off his mind, with a certain feeling of comfort in his breast referable to the case of Mr. John Hornby, Arthur proceeded to beat up his uncle Ralph.

CHAPTER IV.—No BELLS.

Arthur found his uncle Ralph engaged in transferring himself into easy evening garments after returning from the City.

"If you value your comfort, Arthur," Ralph observed as he put on his slippers, "perform this duty to yourself every evening when you return from your office."

"But I am not going to that office."

"Eh?"

"That's the fact, uncle. I couldn't do it. I should be in collision with that secretary inside of an hour, and then it would have to end, anyhow."

Ralph emitted a gentle and very knowing whistle, the manifest significance of which embarrassed the younger man. "Well, well; so that's the way already. I haven't seen much of you the last few days; how have you been passing your time, Arthur? I know how dull and tiresome you must have found it, my poor lad," said the old gentleman sympathetically.

Arthur was a little vexed, but he laughed. "You haven't had a collision—as you call it—with Mr. Longfield yet, or with any one else?"

"I haven't seen Mr. Longfield since I was last here, so that I have had no collision with him or with any one else.—I did, however," he added, awkwardly, after a few seconds' hesitation, "have something to say to Mrs. Loring this evening."

"Eh? Tell me about it."

With a good deal of stumbling among words, Arthur Loring told pretty literally all that had passed; and as his uncle was silent at the conclusion, the young man relieved his own feelings by relating the result of his interesting interview with Miss Lavelle's maid.

"So you are still a gentleman at large, Arthur?" said uncle Ralph, after a pause. "Honestly, my boy, I'm afraid your prospects are very blue, unless"—He paused again.

"Unless what, Uncle Ralph?"

"I have been thinking a good deal over your case, Arthur. As far as I can see, you have only two choices for your future. In a London business office I more than doubt whether you would ever be able to maintain yourself even in decent poverty."

"I am much of your opinion, uncle," said Arthur with a sigh of unpleasant conviction. "What are the alternatives? I fancy I see one of them pretty clearly."

"The recruiting sergeant?"

"That's it."

"That's it, Arthur. That is one. The other would be better, if you could accomplish it. That other is Maud Lavelle."

Arthur Loring had the satisfaction, such as it was, to learn from Mr. John Hornby himself next day that he was retained in the situation in the Annuitants' office. He had also some sympathetic conversation with that excellent young fellow relative to his approaching marriage, and cheerfully undertook to support him on that interesting occasion. After which Mr. Hornby went away very happy, to keep an appointment with his pretty Kitty, leaving Arthur, it is superfluous to add, in a relapse of deep despondency. Indeed, life began to look very dark for him. The recruiting-sergeants opposite St Martin's Church became familiar with his appearance, and regarded him with lively interest. He always walked away when any of those officers showed his interest too pointedly; but they were experienced men, and knew how to bide their time.

He did not go near his uncle Ralph Loring during these days. They were bitter days. He gave up, finally, all hope of obtaining a situation—he gave up looking for one. More than once he detected in his landlady's eye, as he crept in or out, a cold look of mingled curiosity and pity. On the Thursday morning of that week the woman precipitated his decision by asking him, civilly but firmly, if it was his intention to retain his lodgings another week. Poor Arthur was hit hard by this practical home-thrust at his prospects, and he answered at once in the negative.

He sat down, when the woman left the room, and thrusting his hands in his pockets, burst into a bitter laugh. "Jacta alea est!" he said; to-morrow he would be gay at Kitty's wedding, and make love to the bridesmaid; and then—on Saturday morning he would deliver himself into the hands of the recruiting sergeant.

But while Arthur Loring had been eating his heart those days past with disappointment and desperation, several things were happening which, indirectly at least, were of some moment to him. First of all, Mr. Henry Loring was disappointed, and the secretary not ill pleased, by the young man's refusal of the stool in the Annuitants' office.

"Why, wouldn't you have enjoyed whipping the whelp about?" was Henry Loring's nice way of putting it to Mr. Arthur Longfield.

"It would have gratified you more than me. Honestly I hope we have seen the last of him. There has been too much of him already."

"You're jealous, Arthur; upon my soul, you are."

"I'm not lover enough to be jealous. But it isn't pleasant to know that the girl you are going to marry has a strong fancy for another fellow."

"Nonsense; there is nothing of the kind. She hasn't forgotten her position towards you, and her mother has taken care of your interests. It is he who will smart."

The secretary grinned, and they dropped the subject.

Sooner than they seemed to have anticipated, this pair of worthies had more serious matters to engage them. The business of the Annuitants was not carried on according to methods that would bear scrutiny, and Henry Loring and his secretary had been sailing near the wind for some time. The Annuitants, good, easy confiding folks, were easily satisfied so long as they were paid good dividends on their precious little investments, and the Management made it a point to pay the dividends with delightful regularity. They fluctuated a little from half-year to half-year, but were always good; and the jovial directors, never disappointed in their own official remuneration, were perennially prepared to take so satisfactory a state of things as it was; and to congratulate the happy shareholders. It was the old, old story, of course; and the pinch was now growing severe and relentless on the manager.

The details of loans and liabilities and other bad tidings knocking at the handsome door in Pall Mall need not be gone into here; but they began to knock with no uncertain sound; and the half-yearly meeting for the exchange of dividends and congratulations was very close at hand. In fact, it was not a fortnight off; and hundreds of the annuitants had a month ago begun to borrow on the strength of the never-failing expectations.

Henry Loring sat at his table in the office one morning with his brows knit. The secretary was lounging against the mantel-

piece close by, with his hands in his pockets.

"Arthur, if this had come to pass, say, two years ago, I would have let the thing burst. It is unsound to the core—and worse than that."

"What do you mean to do then?" the secretary impatiently demanded. "You might throw away every penny of mother and daughter's money on this wretched thing, and to a certainty you would come to this in the end just the same."

"I'm not such a fool. What I mean is, that we must extricate ourselves from it gradually, and then let the Annuitants go to smash under other auspices. Meantime, Arthur, we must stave off these present difficulties, and provide the usual dividend. It will require a cool fifty thousand to do it."

"And I am to provide the fifty thousand which of course I shall never see again!" said the secretary, red with indignation.

"Don't exhibit your natural generosity of character too soon," observed Henry Loring, with a look that brought the man to his senses quickly. "You are not master of the girl and the money yet. Suppose it was my whim to alter my views and try another method? Maud, I have reason to think, would not object to marry my nephew at an hour's notice; and neither of them would think a second about passing over a hundred thousand of her fortune to me for the asking. Think over the possibility, my dear fellow, and carry it in your mind so long as the risk exists."

The ashy mortification of the secretary's face showed that he felt this to be a "staggerer." He was sensible enough not to contest it.

"Of course you must have it your own way. Very well. As far as I can see you will want the money in a week."

"Just so. That's the way to face it. What do you say to Saturday next for the ceremony? We can't spare an earlier day."

This was on Wednesday. The secretary shrugged his shoulders. "As you will; I am ready. You must get a special license."

"That is in train, and I shall have it to-morrow. I think," he said reflectively, "you had best go to Priors Loring for the honeymoon. I have taken it on a short lease in my wife's name; but as it will be your own directly, it would be the proper place to go to. And for another reason, I specially wish it."

"All right," said, Longfield. "Just as you please."

As Arthur Loring could not be certain that it would not be his fate to lodge in St George's barracks as a recruit next night, he proceeded that evening to confide to the keeping of his uncle Ralph the only thing belonging to him on which he set value. This was his mother's portrait; and after a tender and silent farewell to the sweet familiar face, he wrapped the picture up and started for Chelsea. The young fellow had an unsettled idea of leaving it with the servant at the door and a morbid intention of afterwards walking about until he was fatigued, and then of sleeping with the other waifs and vagabonds of London in St James's Park. He felt that he was come down almost to that level; and Maud Lavelle, to his hopeless fancy, was now an unreachable star for evermore in the highest heaven above his head.

As he came to the door, an odd thing happened, which he soon dismissed from his

mind just then, but which he had reason to think of afterwards. His uncle was saying "Good-night" to a broad-chested clergyman, when he beheld his nephew, and exclaimed: "Hullo, Tom—here is my nephew Arthur Loring."

The clergyman turned with considerable interest, and shook hands with Arthur in a specially cordial manner. "I am delighted to know you, Mr. Loring," he said genially, and took his departure.

"The finest fellow in England," said Uncle Ralph, as they went up-stairs. "It is good to know a man like Tom Thornton. I have known him since we were at Winchester together as boys.—What have you in the parcel?"

Arthur put the parcel on the table and made for the door, hesitated an instant, and then returned and burst into tears.

Instead of speaking, Ralph took the packet and opened it, gazing in silence for some minutes on the sweet face of the lad's mother. Then he covered it again reverently, and laid it back on the table. "Poor boy, poor boy," he said, very gently; "it is hard. I know how hard it is. Now, as I daresay we shall see little more of each other after this, I want to tell you some family history. A few words will do it, but they will contain a good deal."

"I don't know, uncle, that I have much interest now in anything."

"It is too soon to say that, my poor boy, at two-and twenty—even if you do enlist as a soldier. We never know what may occur, so I think it best to tell you."

"It is about my uncle Henry, I suppose?"

"It is about that gentleman. He has been a successful scoundrel, there's no doubt. Look at the rich wife he has; to be sure, he can't touch her money, but the income from it is no joke, I tell you. And that isn't all. I have just heard—by a private but trustworthy informant—that Maud Lavelle is to be married to the secretary Longfield this week; and I know what the haste means."

"What does it mean?" asked Arthur Loring faintly. Poor fellow; he was thinking only of what it meant for himself, and for the girl who was being sacrificed.

"It means that the Annuitants' office is on the edge of a crash, from which a prompt and large slice of the girl's fortune is the only thing to save it. Your uncle is getting ready to abandon the concern that he has navigated to ruin; but he doesn't want to get out of it in the smoke of an explosion. He will leave that to others."

"Then there is a bargain between him and Longfield?"

"Just so. It is the condition on which Longfield obtains his wife. The arrangement is a good one for both—the men, I mean."

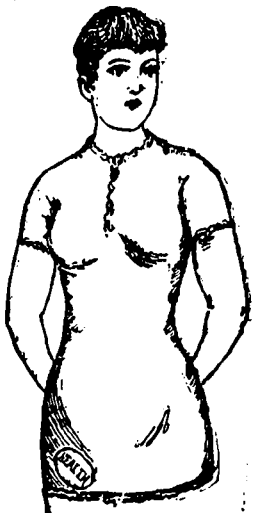
"How did they come together—Longfield and my uncle?"

"Birds of a feather—you know the proverb? It is very sad for poor Maud Lavelle.—I wish you had come on the ground sooner; you could have won her in spite of them all!"

It was not kindness on the part of the inconsiderate old man to torture Arthur Loring in this fashion.

"I thought, uncle," said the latter, in a voice that was fraught with pain and reproach, "it was another subject you wanted to speak about."

"Ay, ay; but they are both so related, you see. And my feelings get the better of me sometimes.—Well. Henry Loring? I will say no more about her"—he looked at



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