

a feather for my hat, and I must do without one of them if I give. But I hadn't the face to ask for money as you did, Duncan."

"I didn't ask for it," he replied; "but I don't see why one should refuse a good offer."

Frank and Kate both saw that there was a mistake somehow in Duncan's idea of almsgiving, but they did not see their way to an explanation of their views. It was impossible to deny that, as far as the shipwrecked people were concerned, one half-crown was, as Duncan had said, "as good as another." The loss then, they felt convinced, must be in some way to himself, and this notion they were quite sure he would ridicule.

"Have you written about your canoe, Frank?" said Duncan; "it will be so jolly when you get it!"

At this moment Mrs. Graham returned with some silver in her hand.

"Here is your half-crown, Duncan. Would anybody else like some money?"

Clara would very much have liked to accept the offer, if it had not been for the previous conversation; but as it was Mrs. Graham took it for granted that she and others had money of their own, and as they did not speak she returned the silver to her purse.

"I should like some change, please, if you have it," said Frank.

"So should I," said Kate.

"Dear me, what rich children!" said Mrs. Graham, as they each held out a sovereign.

"Miss Greene's tip," explained Frank.

"Miss Greene! Poor thing, how kind of her!" said Mrs. Graham. "She is supporting an invalid brother now out of her small means, and spends nothing on herself. But your mother was her dearest friend, and she knows what heavy expenses your father has, so of course she likes to give you a little present."

For the moment, Duncan felt

a twinge of conscience for having coveted a share of the remaining change out of the five-pound note; but this did not show itself in words, and he soon began to think of the delights of his watch, and to congratulate himself on his presence of mind in having begged the half-crown. For the moment the shipwreck had been uppermost in his thoughts, but now he retired to his room and once more counted out his available cash. The tempter must

sermon of that morning to awaken some real charity in the hearts of the well-to-do people of Wanborough. They sat in their own seats, not to be intruded on by the poor people; they had talked of the shipwreck over their plentiful breakfast-tables; and some had, for curiosity's sake, taken a turn upon the beach, and given way to a little shuddering as they passed the boat-house where were lying, dank and wet, the bodies of the

sufferers; who also honored them with many honors, and when they departed laded them with such things as were necessary. And this hospitality they exercised for three months.

"And what are you prepared to do for those whom God in His providence has thrown upon your shores? The answer to this question must be given to Him, and the alms which are now to be offered will, I trust, prove that it is worthy to be the answer of a Christian congregation." With these words Mr. Graham ended his earnest appeal.

Duncan had the half-crown which Mrs. Graham had given him in his hand. There was now no doubt in his mind as to his alms.

Clara had two coins in her pocket, a sixpence and a half-sovereign. More than once during the sermon she made up her mind to give the half-sovereign, and once she furtively looked at it to make sure of giving it. But unluckily, Grace and Millicent Hervey, friends of Clara's, had that very day put on new hats and bright-colored feathers; and Clara had visions of picnics and water-parties in which they would out-shine her. The sixpence would not make much difference, but if she gave the half-sovereign she must go without the feather. And she decided that she could not go without it. So she gave the sixpence, and comforted herself with know-



"DEAR ME, WHAT RICH CHILDREN!" SAID MRS. GRAHAM.

have already got some hold on him; for, for one instant he thought what a desirable addition the half-crown would be to his store, and considered as to whether an odd sixpence would not do for the church collection. Perhaps it was a glance at his mother's picture, perhaps it was the effect of her Sunday-morning prayer for him, thousands of miles away, that made him shudder at the thought of such a sin.

CHAPTER IV.

Mr. Graham wished in his

ship's passengers.

And, now in church, they hoped to hear some details of what had happened, as it was known that the Vicar had been working on the beach all night, and that he generally alluded to any special event in his sermon.

Few, however, were prepared for his appeal. He took his text from that chapter of the Acts of the Apostles which describes the shipwreck of St. Paul, and dwelt upon the kindness which even a "barbarous" people showed the

ing that nobody was the wiser.

Frank had for a moment been puzzled by Mrs. Graham's words. If Miss Greene had really intended her present to be a help to their father, it was perhaps hardly right to give it away at once. It should perhaps go to pay for something which Major Wells must otherwise have paid for. But then, again, it was pocket-money; and pocket-money, by whomsoever given, was intended for amusement; so, after all, it was a question between keeping the money for amusement and giving it away