ally, so far from resenting it, thanked me for it afterward, and so I hope you won't depart from your old rule if I say something upon a rather delicate subject."

"Out with it, Jack. I'm ready," answered Frank.

"It's about your wife."

"About my wife! Great Scott! What about her?"

"Well, do you know that she is in the habit of borrowing money?"

"Enrily borrow money? Well, you do amaze me! She has no need to, and she's really so careful and moderate that even from you I feel inclined to question the statement."

"Well, all I can say is that I met her coming out of Durker's, the tailor, in Maddox street yesterday. Everybody knows that Darker is quite as much usurer as tailor, and I don't think you can imagine that she would be at the establishment of a man's tailor for ordinary purposes."

"Oh, my dear fellow, it's a mistake!" said Frank, with a very poor attempt at smiling the matter off. "I know she had to go there — in connection with our fancy dress ball. That's all right."

But Jack Spiggot knew that it was not all right—and more, he knew that his friend knew that it was not all right, for he seemed abstracted during the rest of the interview.

The next day, on his way home, Frank called in at Maddox street and interviewed Mr. Darker. What he learned confirmed all that his friend had suggested. After reflecting on the best course to adopt he decided to be perfectly frank and come to an understanding with his wife at once.

understanding with his wife at once. "Emily, my dear," he said to her as soon as they were alone that evening. "I want you to tell me whether you have any bills unpaid and what they are."

A look of suspicion and alarm which did not escape her husband passed over the wife's face; but she guickly recovered her self-possession, and replied:

"Nothing to speak of. Only the week's housekeeping accounts and a few pounds for dressmaking."

"Do you really mean to tell me," said Frank, "that you owe nothing more than that?"

"I have told you so," replied little Mrs. Cooley, sharply. "Don't you believe me? If you don't, please say so."

Frank did not believe her, for he knew that the statement was false, but he could not bring himself to say so. He had hoped that his wife would at once have made a clean breast of her peccadilloes. He was, therefore, pained at her defiant tone, and at the readiness with which she told him an untruth. For the moment he dropped the subject; but seeing that Emily had not only deceived him, but was evidently resolved to continue the deception, he decided to discover the truth for himself before speaking to her more plainly.

With this view, he called during the next day or two at various millinery and other establishments where he knew that his wife dealt. He also made various investigations at home. A little later he brought out his friend Jack Spiggot and confided to him the result of his discoveries. The pair had a long talk over the business, and Mr. Cooley departed much easier in his mind.

"My dear," said Frank to his wife that evening, "Jack Spiggot is coming to dine with us next Thursday, as it is baby's birthday. He says he must drink his godson's health, so don't forget to have the goblet out which he gave Frank at his christening."

Mrs. Cooley nodded her head, and drew up the newspaper she was reading to hide the sudden flush of color which came to her cheeks.

She left the room very shortly afterward, and while Frank sat smoking below she was running from room to room, searching cupboards and drawers, overhauling bags and reticules and boxes and cases, turning up carpets, peeping under beds — all for a little piece of yellow cardboard upon which was emblazoned the fact that Messrs. Methuselah of the Strand, had advanced the sum of £10 upon a silver goblet.

"Now, what shall I do?" cried the distracted woman, with a strong emphasis on the first word. "Here's a pretty state of things! What could I have done with it? I daren't ask the servants if they have seen such a thing as a pawn-ticket."

Then she sat down looking blankly before her, the very picture of shame and dispair.

The next morning, directly her husband had left the house, she went as fast as a hansom could take her to the establishment of Messrs. Methuselah in the Strand. Her awkward position gave her courage to enter boldly, and without any previous reconnoitering, a place into which a year before she would hardly have gone disguised and after dark.

A young Semitic gentleman of the usual type inquired her business in the off-hand fashion peculiar to men of his calling, who, having to deal with customers who to a great extent are at their mercy, accommodate their deportment accordingly. "About a month ago," said Mrs. Cooley, "I pawned a silver goblet here for $\pounds 10$, but I have, unfortunately, lost the ticket. I am very anxious to have the goblet, and I am willing to pay what is required."

`The youth shook his head.

"No ticket, no goblet," he said. "It's against the law. Can't be done. Must produce the ticket. Leastways, if you don't produce it, you must go before a magistrate and make a haffidavit that you have lost it and that the harticle belongs to you. Unless you do that, whoever gives the ticket gets the harticle."

Mrs. Cooley's sense of being in a desperate plight alone prevented her from resenting, not only the substance of this speech, but the familiar, almost insolent tone in which it was delivered. She felt that it would be better to make a clean confession to her husband than to publish her trouble by going before a magistrate.

"But if I were to give you references?" began the poor lady, but stopped short when she considered how impossible it was to refer Mr. Methuselah to any of her acquaintances.

"A reference to the Harchbishop of Canterbury wouldn't be no good," said the youth; "but I'll tell you what I can do; I won't give up the harticle until I have communicated with you."

"Very well, that will do," said Mrs. Cooley, clutching at the straw. So she wrote down the address of the green-grocer, and desired the letter to be forwarded there. Then she went out, hopeless and dazed. Suddenly a thought struck her. She hailed a hansom and told the driver to take her to Fleet street.

Now, just about this very time the authorities at Scotland Yard were severely excited as to a daring burglary which had been committed at the town residence of a nobleman with such admirable secrecy and success that not the faintest clue could be obtained as to the whereabouts of the perpetrators, who had decamped with a large and valuable booty of gold and silver plate. Of course, the police were furnished with a complete list of the stolen articles, and in accordance with the usual practice, a sharp watch was kept upon all pawnbroking establishments.

One morning there appeared in the agony columns of two or three of the morning papers the following advertisement:

"Lost, a pawn-ticket, with Messra. Methuselah & Co., for a silver goblet. Pledged for £10. A handsome reward

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