FOUR HUNDRED POUNDS : : :

I.

Dick was a bank clerk. This being the case, it was perhaps rash of him to wed so luxury-loving a butterfly as Ethel. His Aunts Sophia and Jane and Eliza were sure he was throwing himself away on such a creature, and said so, in confidence, to his Aunt Harriet. But Aunt Harriet, who had herself once been pretty, took it into her foolish old head to disagree with them.

"Did you expect Dick to choose a frump?" she snorted.

Apparently the Aunts Sophia and Jane and Eliza had expected something of the sort, for they looked with thinly-disguised disfavor on Ethel when she was brought to call on them by the proud and supremely unconscious Dick. Neverehtless, they favored Ethel with innumerable hints on housekeeping. Aunt Sophia distinguished herself in particular by communicating a recipe for stoneless damson-jam—which at first sight may sound as though it had nothing to do with the story; but, as a matter of fact, it has.

In due course Ethel and Dick got married, although the aunts reiterated that Dick wasn't rich enough, and although Ethel suspected the same thing. Most days, though, Ethel forgot that Dick wasn't rich enough. Those were the days when she did her shopping with the tradesmen who called at the door—and who flirted with Susan, the maid. Sometimes, however, the spirit moved Ethel to make her purchases over the counter, and in order to reach the grocer's it was necessary for her to pass Tuke's in the High Street. And Tuke's window was so fascinating! For Tuke—so said the scrolled inscription above his door—was a "goldsmith, silversmith and jeweller." And Ethel adored jewels!

But Ethel never ventured inside Tuke's door. Tuke had no welcome for bank clerks' wives, however pretty, and however suitably outwardly to be adorned with his wares. Hard-hearted Tuke!

* * * *

And then one day old Aunt Harriet died, and left Ethel the diamond pendant.

Now, the pendant was known to be exceedingly valuable. No one had seen it for years, but the last time Aunt Harriet had had it brought from the safe deposit, where it was kept, Tuke's man had been called in to estimate its worth, and had said that his firm would give four hundred pounds for it any day.

The legend was that an Austrian baron, to whom Harriet had been betrothed in her girlhood, had given it her. The baron had died, and Aunt Harriet never married, so the actual details of the romance had somewhat faded. But the existence of the pendant itself was undeniable. And Aunt Harriet, instead of keeping it in the family—as the other aunts thought "only right and proper"—had bequeathed it to Ethel—Ethel the frivolous, Ethel the bad housekeeper!

And Ethel? Words cannot describe her happiness. A diamond pendant worth four hundred pounds! Her heart beat fast as she undid the wrappers of the little case in which the jewel had been sent her by the family lawyers. To think that four hundred pounds' worth of matter could hide within so small a covering! What an exquisite thing it must be!

Exquisite indeed it was, as she at last drew it forth. One large diamond formed the centre of the pendant, twelve small ones ringed it round, and the whole was suspended from an ethereally thin golden chain. She slipped the chain round her neck, and looked at herself in the mirror. Magnificent! Yet it would look more magnificent still if—

No sooner thought of than done. Although it was still early, she changed into evening-dress, and once again faced the glass, with the pendant upon her bosom. Glorious! Oh, for the moment when Dick would return from the office and see her like this!

The thought of Dick recalled her to a sense of time. She remembered that she had promised herself a busy day in the kitchen preparing dainties for the visit of the aunts, who had sent word that they would call on the morrow, take tea, and view the pendant which they had not seen for so many years. Hurriedly she threw off her dress and changed into a working frock and apron. But the pendant? Should she put it away? No, she couldn't bear to bid it farewell just yet. She would show it to Dick at lunch, and afterwards put it away.

At lunch Dick beheld the pendant, and, deeply to Ethel's disappointment, was lukewarm in his praises.

"You must put it in my safe at once," he said, "or it may get stolen. I'll leave the key with you. Be sure and lock the safe carefully."

Ethel promised, biting her lips with disappointment to keep back the tears. How could she guess poor Dick's pang of jealousy at the thought of how gladly he would have bought such a gift for his wife?

Ethel didn't put the pendant in the safe when Dick had gone, which was very naughty of her, and very natural, all the same. She couldn't tear herself away from this new plaything. And though she spent the whole afternoon in the kitchen, cooking things to please the aunts, she wore the pendant the whole time, until—

Until the moment came for her to prepare for dinner, and then she found she wasn't wearing it at all! The gold chain was still round her neck, but the pendant had vanished!

* * * *

When she heard Dick at the front door, Ethel could have shrieked. What was she to say to him? How confess that, so far from depositing the pendant in the safe, she had lost it—lost it the very first day she had owned it? Searched? She had searched till her eyes ached. She and Susan, the maid, had turned the whole kitchen outside in, had raken the ashes out of the grate, and even fished with a stick down the scullery sink escape-pipe—and found nothing. And here was Dick back from the bank, and the aunts were coming to-morrow to tea, and, horror! what could she say to them—how explain her folly in wearing the pendant while at work?

She ran upstairs, straightened her clothes and hair, and met Dick in the dining-room. His eyes sought her bosom, and then he smiled.

"I'm glad to see you've taken my advice and put the pendant in the safe," he said. "Give me the key, dear."

Silently she handed him the key—the key she hadn't used—and he placed it carefully in his hip-pocket.

Ethel, by saying nothing, had told her first—well, 'lie" is perhaps rather a strong word. We must make allowances for her. One doesn't lose a four-hundred-pound pendant every day, you know.

II.

"To-morrow" had arrived, and still the pendant was not found. The aunts would be here any minute, and Dick was returning from his office to take tea with them, and they would all be sure to chatter of nothing but pendant—pendant—pendant, and ask to see it. And she couldn't show it to them, for it was lost—lost—lost!

The bell tinkled. Here were the aunts.

Aunts Sophia and Jane and Eliza, rustling in silken mourning, entered the room, solemnly shook hands with her, and spoke of the weather. Ethel hysterically gasped forth replies.

"Are you well forward with your jam-making, my dear?" Aunt Jane asked—poor Aunt Jane, who was dying to talk about the pendant, but thought it more seemly to allude to housekeeping matters first!

Ethel thankfully seized on the theme.

"Yesterday," she faltered—oh, that yesterday!—"yesterday I made fourteen pounds of stoneless damson. The pots are on the dining-room sideboard. Would you like to see them The jam is so nice and dense, and such a lovely color, thanks to that splendid recipe you gave me, Aunt Sophia."

The three old ladies trooped into the dining-room and looked at the jam, murmuring grudging congratulations, for it certainly was a remarkably fine batch.

"Do accept a pot from me, each of you!" Ethel pressed them. And they each chose their own pot, as connoisseurs. But Aunt Jane's pot had got a broken cover, so that one was placed on the tea-table for immediate use, and Aunt Jane accepted another.

On such small chances do our fates hang!

Presently Dick came in, fresh from the office, and joined the group at tea. The first words he said were:

"I expect you're curious to see the pendant, aunts. I'll get it from the safe and show it you." He strolled across to the safe and opened it. "Why," he exclaimed, "the pendant's not here! Ethel, you put it here, didn't you?"

Ethel's face vlanched.

"I think," she stammered—"I think I must have left it upstairs in my room."

The aunts gave a simultaneous gesture of horror. Such carelessness was unthinkable.

Dick frowned.

"Help Aunt Jane to some more tea," he said, a shade sternly, "and then you can run upstairs and fetch the pendant to show them."

He himself sat down at the tea-table, helped himself generously to jam, and began talking rapidly, and eating, to cover Ethel's confusion.

But suddenly he emitted a cry of pain, and put his hand to his cheek.

"I've broken a tooth!" he mumbled. "Something hard in the jam! Ugh! It's sore!"

Indeed, it was plain to all that his cheek was mysteriously bulged.

Ethel sat petrified. Then she leapt to her feet.

"Come upstairs with me, Dick," she cried energetically, "and I'll bathe your cheek with hot water! Excuse us, aunts, for a moment!" Before Dick had had time to protest she bundled him out of the room. Five minutes later she returned, wearing the diamond pendant, and with her was Dick, the swelling on whose cheek had strangely disappeared.

"It's all right!" they both exclaimed, with one voice, as they entered the room. "A—er—stone had got into the jam by mistake!"

"It's a jolly good thing, my dear, that the 'stone' wasn't in Aunt Jane's pot, as it might have been if she had taken this one!" added Dick, affectionately patting Ethel's shoulder.

A remark which, of course, the aunts failed to understand, for they hadn't been present when Dick explained the lump in his cheek by pulling forth the diamond pendant.

Nevertheless, it was just as well that the pendant got into the jam, for it is very good for some people to have a fright, and Ethel was one of these people. She is no longer interested in Tuke's window, although she recognizes some of the diamonds in it as stones which once reposed on her breast — and in her jam. For so anxious was she to avoid a repetition of the misery she had gone through, that she persuaded her husband to sell the pendant promptly, and invest the money in Consols.—London Answers.

Some men are born liars and the rest speak the truth occasionally.

A man's train of thought moves when his wheels go around.

HOW TITLES ARE TAXED

WHAT A MAN MUST PAY IN ENGLAND TO BECOME A PEER.

The Curious Demands Made Upon a Man Who Becomes a Titled Personage.

The elevation of John Morley and Sir H. H. Fowler to the peerage is probably as pleasing to themselves as it is to their thousands of admirers, but each of the gentlemen so honored will have to pay a fee of at least £200 for the privilege of adding the title of "Viscount" to his name, which is the cost of letters patent for a viscounty of the United Kingdom, says London Tit-Bits.

For higher rank the fees amount to more. The new Duke of Devonshire, for instance, when he comes to take the necessary letters patent which will fully entitle him to his own will have to pay £350 for the same, in addition to paying away an immense fortune in the shape of death duties. If the change had been that of a marquisate the fee would have been £300. A newly made Earl pays £250, a Baron £150 and a Baronet £100.

These fees, however, are only part of the expense entailed by a man who is honored with a title. The cost of investiture, heraldry, &c., considerably augments the amount. It may be remembered that when Lord Roberts accepted his earldom in 1901, and was subsequently given the Garter, he was presented with a bill for £1,750, which at first he

STRONGLY OBJECTED TO PAY.

To the average reader it will probably seem absurd that when such rewards for serving the country are granted the recipient should so suffer in pocket. It is not so bad nowadays, however, as in the time of James I., for instance, who mulcted his baronets pretty heavily for their privileges. They were obliged each to maintain thirty soldiers for defence purposes or pay into the Exchequer an equivalent sum, which amounted to £1,095 per year. Furthermore, to be qualified for the honor in those days one had to be a "gentleman born" and have a clear estate of £1,000 per annum.

Originally the fees were paid to certain officers of the State connected with the business of investing a man with his title, but they are now more in the nature of duties, and are paid into the Exchequer, thus helping to swell the revenues of the country. Recently it was proposed that a further tax on titles—£10 per annum for a knight, £100 for an earl, and £5,000 for a duke—should be imposed, and some irresponsible people have even dared to suggest these titles should be put up to auction and sold to the highest bidder.

REQUESTS FOR FEES.

As illustrating the curious demands made upon a man who becomes a titled personage it might be mentioned that at the beginning of the year 200 celebrites, who within the last four years have been granted the privilege of prefixing their name with "Sir," each received a letter from the Walker Trustees, Edinburgh, asking for a sum of £3 6s. 8d., which it was said, was due in respect of each gentleman's creation as knight of the United Kingdom. In the case of a baronet £5 was demanded. When inquiries were made it was found that the Walker Trustees, of whom very few of the titled gentlemen had ever heard, had purchased the rights of the Heritable Usher of Scotland, one of the many functionaries scattered about the United Kingdom who were entitled to perquisities in the shape of fees from persons whom the King honored by conferring titles upon them.

Practically all the officeholders who were entitled to these perquisities surrendered their rights to the late Government in return for an annual allowance. The Heritable Usher of Scotland, however, declined to do so, and consequently the Walker Trustees, as holders of that office, sent out their much discussed requests for fees to newly made knights and baronets.

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"Didn't she pass, then?" was a question put to a woman, whose daughter had entered for an examination. "No," replied the mother, sorrowfully. "She didn't pass at all. Maybe you won't believe it, sir, but them examiners asked the poor girl about things that happened years and years before she was born."

Wife—"What do you think of Bridget's cooking?" Husband—"I think if she tried to boil water, she'd burn it."

SEA SERPENT FISHING

CHUNKS OF PORK AND BOMBS WILL BE USED.

Carl Ollsen Believes That It Is Possible to Capture a Sea Serpent.

To anyone fond of sensation the proposed expedition of Carl Ollsen, of Copenhagen, with the object of catching a sea serpent, will certainly appeal.

Carl Ollsen may be fitly described as an "ancient mariner." He has sailed the seas since he was a boy, and seen much of the wonders of the deep. He firmly believes in the existence of the sea serpent. Though he has never actually beheld one with his own eyes, he has heard many tales from shipmates, who claim to have had that experience.

Ollsen is firmly convinced that it is possible to capture a sea serpent off the Norwegian coast, where these monsters have most frequently been seen. Recently he advertised in a London paper for the necessary funds to fit out the expedition. What is more to the point he has received several replies. Up to the present, however, none of them have been quite satisfactory from his point of view.

Should the funds be forthcoming, he proposes to charter a steamer and start for the coast of Norway. Some miles off the shore there runs a deep gully in the ocean bed, which he believes to be the

HOME OF THE SEA SERPENT.

Norwegian fishermen, it may be mentioned, in passing, regard the existence of the monster as beyond all dispute, and can tell numerous stories of its appearance in their fiords.

The method devised by Ollsen for the capture of a sea serpent is much the same in principle as the method followed by modern whalers. A whaling harpoon nowadays is provided with a bomb, which explodes when the weapon is shot home and the line tightens. The bomb not only kills the whale, but generates a gas, which prevents the carcase from sinking.

As sea serpents do not often make their appearance on the surface, however, Ollser proposes to seek for them at the bottom. This will necessitate a modification of the whaling method. Instead of trying to shoot a harpoon into one of these monsters, it will be necessary to attract it by means of a bait.

The bomb will be attached to the bait. When the sea serpent swallows the latter there will be a tug on the line, just the same as in ordinary fishing. The tug will not only explode the bomb, but release three steel claws. These claws will prevent the creature getting away, even if the bomb does not kill it. In other words, the monster will be fairly hooked.

WILL TAKE NO RISKS.

In the sea serpent hunt Ollsen does not propose to take any unnecessary risks. As he says himself, he would prefer to give the monster a pretty wide berth when it was fighting for its life or in a death flurry. He suggests, therefore, that the steamer should tow a buoy a considerable distance astern. To this buoy would be attached the line that stretched to the bottom. When the serpent was hooked, the steamer could, if necessary, cut adrift from the buoy and pick it up again when the creature had become played out.

As to the bait, Ollsen is in some doubt, not knowing what would prove most likely to tempt the sea serpent. He thinks, however, that a good chunk of pork, such as is used in capturing sharks, ought to do the business.

Many people may be disposed to scoff at Ollsen's scheme on the ground that the sea serpent is merely a myth, invented for what is known as the "silly season." Nevertheless, there is a mass of evidence to prove that serpents—or, at any rate, great, snake-like monsters—inhabit the deep. They have been seen over and over again, and by witnesses whose words cannot be questioned.

One of the most famous and best-authenticated appearances of the monster is that recorded by Captain M'Inhae, of H.M.S. Doedalus in 1848. At five o'clock on the evening of August 6th a midshipman reported "something very unusual rapidly approaching the ship from before the beam." On the attention of the captain and other officers being called to the object, it was seen to be an enormous serpent, some sixty feet of the body being visible above the water. It passed so close to the ship that, to use Captain M'Inhae's own words, "had it been a man of my acquaintance, I should have easily recognized his features with the naked eye."

Captain Drevar, of the barque Pauline, gives a most extraordinary and thrilling account of the attack by a sea serpent on a whale, which was witnessed by the whole crew of his vessel on July 8th, 1875. They first noticed a tremendous commotion in the sea. On drawing nearer they discovered it was caused by a monster sea serpent coiled twice around a large sperm whale. The head and tail parts of the serpent, each about thirty feet long, acted as levers, with which it twisted its victim around with great velocity.

The fight continued some fifteen minutes, in full view of the crew of the Pauline. Then the whale was dragged down head foremost towards the bottom, where, no doubt, the serpent gorged upon the body at its leisure.

SNOW EVAPORATES.

Snow evaporates, under favorable conditions, without melting. That process is not noticeable in ordinary weather in this part of the country, but when frozen ground is whitened by a light fall of dry snow and the temperature remains well below the freezing point it can be seen that the snow gradually vanishes.

VOTING IN BELGIUM.

Men in Belgium are not on an equality as voters. Unmarried men over twenty-five years of age have one vote, married men and widowers with families have two votes, and priests and certain other persons have three votes. Severe penalties are imposed on those who fail to vote.

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