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A PAIR OF GLOVES—WHAT THEY COST.

(By Mrs L. Frost Rattray.)

JUST one pair of gloves! Come, Mr Underley, you cannot refuse me.' Fred Underley tried to turn his eyes away from the pretty piquante face raised so coaxingly to his, and fix them on the gray and animated scene all around them. The third race of the afternoon was about to be run, and Eva Tement had set her heart on winning a pair of gloves from Mr Underley. The horse she was backing was a well-known and favourite racer. For a moment, as Fred gazed at the eager gamblers who infest all race meetings, he resolved he would adhere to his resolution not to allow himself to be drawn into betting even a pair of gloves. He turned to the girl at his side to tell her so. But before he could speak, she laid a daintily gloved hand on his arm, for one second only, saying entreatingly, 'Now, please, Mr Underley!' Fred was deeply in love with this fair temptress. She was what is called a good girl. She attended two services every Sunday, and a choir practice on Wednesday evenings. Her mother always spoke of her as a dutiful, useful daughter, her brothers and sisters were loud in her praise. She was generally liked and respected. Her father, a good business man, who worked hard in the city, saw no harm in going on a public holiday to the races. He did not bet himself, as he did not consider that an honest way of making money. He was innocently fond of horses, and enjoyed a good race, having nothing at all to fear if the wrong horse won. Still he did not forbid his daughters to do a little traffic in gloves with anyone who was so foolish as to waste money over them. For, as is customary with young ladies, they always forgot to pay any gloves they owed, though they were merciless in demanding payment when they themselves were winners. The unwonted touch of the girl's hand conquered Fred in an instant. A flush of pleasure rose to his cheek. 'Two pairs, if you like, Eva,' he said, softly. It was the girl's turn to colour; he had never used her Christian name before. Fred lost his wager, and had, moreover, to accept a challenge from Eva's younger sister, he again being the loser. Later in the afternoon he was strolling round the course with a friend, who urged him to try his luck with the totalizator. 'I never bet,' Fred began, then stopped abruptly. He could no longer say that he did not bet. 'In for a penny, in for a pound,' he said lightly, and before the end of the day Fred Underley found he was 'in for several pounds.' He had a little money in the Savings Bank, and this he reluctantly withdrew to pay the money he had thrown away on the racecourse. 'What a fool I have been,' he said to himself. 'All that money gone, and nothing at all to show for it. Now I can't tell Eva's father that I have some money saved.' For Fred had proposed to pretty Eva Tement, and had been blushing accepted. When Mr Tement heard of the engagement, he said, 'Well, I suppose we must lose her some time. Young

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Underley is a nice, steady fellow, has good prospects, though he can't marry just yet. Yes, I shall be quite willing to give Eva into his keeping, some day.' So all things smiled on the happy young people until the next race-day. For Fred, having once allowed himself to run the risk of catching the dangerous gambling fever, had fallen a victim to that dread disease. He was now, alas! betting freely. He was not risking any very large sums, nothing more at first than he could afford to pay; as he had just received his month's salary, and though he went to his lodgings one evening a poor man, with barely sufficient money in his hand to pay his week's board, still he owed nothing; he had won a little on one race, and that had helped to keep him out of actual debt. A week or two passed. Fred was rather more occupied than usual, his employer's business being left a good deal to him, as Mr Mantle was away, only a junior clerk besides Fred being in the office. Eva engrossed most of his spare time, and the young man ventured to congratulate himself on the ease with which he had got over his attack of the betting fever. Still he was sufficiently conscious of his weakness to hail thankfully Eva's suggestion of a water picnic for the next Saturday, when a specially good race meeting was announced. But on the Thursday, as he was walking back to the office from his lunch, he met with an acquaintance whom he had recently made. 'Hallo, Underley,' was his familiar greeting, 'just come here a moment. I've got the most splendid thing on, and as I've taken a fancy to you, I don't mind letting you have a share in it.' Fred declined when he found the 'splendid thing' was a Sydney sweepstake, alleging that he had no money at hand. 'That's all nonsense; won't do at all,' said his gambling friend 'Look here, I'll lend you the money myself. Somehow I feel sure you'll win, you've got a lucky look about you to-day.' Still Fred feebly protested, still the other plied him with specious arguments, finally telling him he could marry at once when all this money came to him. And so, against his better judgment, Fred gave into the man's lies and sophistries, put his name to an I.O.U. for the first time, and returned to his office trying to persuade himself that he was feeling very hopeful, and not at all ill at ease. But the picnic was by no means a happy time to Fred. He was fretting over one or two small bills which had come in, and which he had forgotten. Also, for the first time, he had not paid his landlady, as he usually did every week, telling her that as his 'boss' was still away, he had not the money for this or the previous Friday, but he should have it in a day or two. The good woman was quite hurt that her very respectable and trustworthy boarder should think it necessary to make any excuse at all. And Fred knew that had he felt as innocent as usual he would have joked, instead of apologising with a lie. Again, to clear himself, he went to the next races and lost heavily. The Sydney sweepstake did not bring him anything, and the I.O.U. was due. Mr Mantle was still away, and Fred had a good deal of money passing through his hands. Things were looking unpleasant for Eva's lover, when, one hot February afternoon, the worst temptation of his life came to him. There had been two letters by the noon post for Fred, one from Mr Mantle, saying he should not be able to return for a month; the other a very unpleasant reminder that he had run through a great deal of money the last few weeks, and demanding a settlement. And whilst, at three o'clock, he sat gnawing his moustache and wondering what to do, a large sum of money was unexpectedly paid to him for Mr Mantle, which, as Fred saw in a moment, would cover all his deficiencies, and could be easily borrowed for a month or more. And Fred 'borrowed' it. But when the time came to replace it, unfortunately, Mr Underley had not the means to do so. He left all his private accounts unpaid, pawned his scarf pin and his watch, but, as he had not left off gambling, even these, with his month's salary, did not make up the amount due. So Fred was obliged to 'borrow' enough to meet the deficiency of this account, and also to enable him to pay his landlady. And now, as he expressed it, he had frequently to 'borrow' a trifle from his employer's money. Mr Mantle had no suspicion of what was going on. Himself an upright, honest man, and believing

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