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RTFULNESS," said the night - watchman, smoking placidly, "is a gift; but it don't always pay. I've met some artful ones in my time -plenty of 'em; but I can't

truthfully say as 'ow any of them was the

better for meeting me."

He rose slowly from the packing-case on which he had been sitting and, stamping down the point of a rusty nail with his heel, resumed his seat, remarking that he had endured it for some time under the impression that it was only a splinter.

"I've surprised more than one in my time," he continued, slowly. "When I met one of these 'ere artful ones I used fust of all to pretend to be more stupid than wot I

really am."

He stopped and stared fixedly.

"More stupid than I looked," he said.

He stopped again.

"More stupid than wot they thought I looked," he said, speaking with marked And I'd let 'em go on and deliberation. on until I thought I had 'ad about enough,

and then turn round on 'em. Nobody ever got the better o' me except my wife, and that was only before we was married. Two nights arterwards she found a fish hook in my trouser-pocket, and arter that I could ha' left untold gold there—if I'd ha' had it. It spoilt wot some people call the honeymoon, but it paid in the long run.

One o' the worst things a man can do is to take up artfulness all of a sudden. I never knew it to answer yet, and I can tell you of a case that'll prove my words true.

It's some years ago now, and the chap it 'appened to was a young man, a shipmate o' mine, named Charlie Tagg. Very steady young chap he was, too steady for most of em. That's 'ow it was me and 'im got to be

such pals.

He'd been saving up for years to get married, and all the advice we could give 'im didn't 'ave any effect. He saved up nearly every penny of 'is money and gave it to his gal to keep for 'im, and the time I'm speaking of she'd got seventy-two pounds of 'is and seventeen and six of 'er own to set up housekeeping with Original from

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Then a thing happened that I've known to 'appen to sailormen afore. At Sydney 'e got silly on another gal, and started walking out with her, and afore he knew wot he was about he'd promised to marry 'er too.

Sydney and London being a long way from each other was in 'is favour, but the thing that troubled 'im was 'ow to get that seventy-two pounds out of Emma Cook, 'is London gal, so as he could marry the other with it. It worried 'im all the way home, and by the time we got into the London river 'is head was all in a maze with it. Emma Cook 'ad got it all saved up in the bank, to take a little shop with when they got spliced, and 'ow to get it he could not think.

He went straight off to Poplar, where she lived, as soon as the ship was berthed. He walked all the way so as to 'ave more time for thinking, but wot with bumping into two old gentlemen with bad tempers, and being nearly run over by a cabman with a white 'orse and red whiskers, he got to the house without 'aving thought of anything.

They was just finishing their tea as 'e got there, and they all seemed so pleased to see 'im that it made it worse than ever for 'im. Mrs. Cook, who 'ad pretty near finished, gave 'im her own cup to drink out of, and said that she 'ad dreamt of 'im the night afore last, and old Cook said that he 'ad got so good-looking 'e shouldn't 'ave known him.

"I should 'ave passed 'im in the street," he ses. "I never see such an alteration."

"They'll be a nice-looking couple," ses his wife, looking at a young chap, named George Smith, that 'ad been sitting next to Emma.

Charlie Tagg filled 'is mouth with bread and butter, and wondered 'ow he was to begin. He squeezed Emma's 'and just for the sake of keeping up appearances, and all the time 'e was thinking of the other gal waiting for 'im thousands o' miles away.

"You've come 'ome just in the nick o' time," ses old Cook; "if you'd done it o' purpose you couldn't 'ave arranged it better."

"Somebody's birthday?" ses Charlie, trying

Old Cook shook his 'ead. "Though mine is next Wednesday," he ses, "and thank you for thinking of it. No; you're just in time for the biggest bargain in the chandlery line that anybody ever 'ad a chance of. If you 'adn't ha' come back we should have 'ad to ha' done it without you."

"Eighty pounds," ses Mrs. Cook, smiling at Charlie. "With the money Emma's got saved and your wages this trip you'll 'ave

plenty. You must come round arter tea and 'ave a look at it."

"Little place not arf a mile from 'ere," ses old Cook. "Properly worked up, the way Emma'll do it, it'll be a little fortune. I wish I'd had a chance like it in my young time."

He sat shaking his 'ead to think wot he'd lost, and Charlie Tagg sat staring at 'im and wondering wot he was to do.

"My idea is for Charlie to go for a few more v'y'ges arter they're married while Emma works up the business," ses Mrs. Cook; "she'll be all right with young Bill and Sarah Ann to 'elp her and keep 'er company while he's away."

"We'll see as she ain't lonely," ses George Smith, turning to Charlie.

Charlie Tagg gave a bit of a cough and said it wanted considering. He said it was no good doing things in a 'urry and then repenting of 'em all the rest of your life. And 'e said he'd been given to understand that chandlery wasn't wot it 'ad been, and some of the cleverest people 'e knew thought that it would be worse before it was better. By the time he'd finished they was all looking at 'im as though they couldn't believe their ears.

"You just step round and 'ave a look at the place," ses old Cook; "if that don't make you alter your tune, call me a sinner."

Charlie Tagg felt as though 'e could ha' called 'im a lot o' worse things than that, but he took up 'is hat and Mrs. Cook and Emma got their bonnets on and they went round.

"I don't think much of it for eighty pounds," ses Charlie, beginning his artfulness as they came near a big shop, with plate-glass and a double front.

"Eh?" ses old Cook, staring at 'im. "Why, that ain't the place. Why, you wouldn't get that for eight 'undred."

"Well, I don't think much of it," ses Charlie; "if it's worse than that I can't look at it—I can't, indeed."

"You ain't been drinking, Charlie?" ses old Cook, in a puzzled voice.

"Cert'nly not," ses Charlie.

He was pleased to see 'ow anxious they all looked, and when they did come to the shop 'e set up a laugh that old Cook said chilled the marrer in 'is bones. He stood looking in a 'elpless sort o' way at his wife and Emma, and then at last he ses, "There it is; and a fair bargain at the price."

"I s'pose you ain't been drinking?" ses

Charlie.

"Wot's the matter with it?" ses Mrs. Cook, flaring up



"Come inside and look at it," ses Emma, taking 'old of his arm.

"Not me," ses Charlie, hanging back.

"Why, I wouldn't take it at a gift."

He stood there on the kerbstone, and all they could do 'e wouldn't budge. He said it was a bad road and a little shop, and 'ad got a look about it he didn't like. They walked back 'ome like a funeral procession, and Emma 'ad to keep saying "H'sh!" in w'ispers to 'er mother all the way.

"I don't know wot Charlie does want, I'm sure," ses Mrs. Cook, taking off 'er bonnet as soon as she got indoors and pitching it on the chair he was just going to set down on.

"It's so awk'ard," ses old Cook, rubbing his 'ead. "Fact is, Charlie, we pretty near gave 'em to understand as we'd buy it."

"It's as good as settled," ses Mrs. Cook,

trembling all over with temper.

"They won't settle till they get the money," ses Charlie. "You may make your mind easy about that."

"Emma's drawn it all out of the bank

ready," ses old Cook, eager like.

Charlie felt 'ot and cold all over. "I'd better take care of it," he ses, in a trembling voice. "You might be robbed."

"So might you be," ses Mrs. Cook.
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"Don't you worry; it's in a safe place."

"Sailormen are always being robbed," ses George Smith, who 'ad been helping young Bill with 'is sums while they 'ad gone to look at the shop. "There's more sailormen robbed than all the rest put together."

"They won't rob Charlie," ses Mrs. Cook, pressing 'er lips together. "I'll take

care o' that."

Charlie tried to laugh, but 'e made such a queer noise that young Bill made a large blot on 'is exercise-book and old Cook, wot was lighting his pipe, burnt 'is fingers through not looking wot 'e was doing.

"You see," ses Charlie, "if I was robbed, which ain't at all likely, it 'ud only be me losing my own money; but if you was robbed of it you'd never forgive yourselves."

"I dessay I should get over it," ses Mrs.

Cook, sniffing. "I'd 'ave a try, at all events."
Charlie started to laugh agin, and old
Cook, who 'ad struck another match, blew it
out and waited till he'd finished.

"The whole truth is," ses Charlie, looking round, "I've got something better to do with the money. I've got a chance offered me that'll make me able to double it afore you know where you are."

"Not afore I know where I am," ses Mrs. Cook, with a laugh that was worse than

Charlie's.

"The chance of a lifetime," ses Charlie, trying to keep 'is temper. "I can't tell you wot it is, because I've promised to keep it secret for a time. You'll be surprised when I do tell you."

"If I wait till then till I'm surprised," ses Mrs. Cook, "I shall 'ave to wait a long time. My advice to you is to take that shop and

ha' done with it."

Charlie sat there arguing all the evening, but it was no good, and the idea o' them people sitting there and refusing to let 'im

have his own money pretty near sent 'im crazy. It was all 'e could do to kiss Emma good-night, and 'e couldn't have 'elped slamming the front door if he'd been paid for it. The only comfort he 'ad got left was the Sydney gal's photygraph, and he took that out and looked at it under nearly every

lamp-post he passed.

He went round the next night and 'ad another try to get 'is money, but it was no use; and all the good he done was to make Mrs. Cook in such a temper that she 'ad to go to bed before he 'ad arf finished. It was no good talking to old Cook and Emma, because they daren't do anything without 'er, and it was no good calling things up the stairs to her because she didn't answer. Three nights running Mrs. Cook went off to bed afore eight o'clock, for fear she should say something to 'im as she'd be sorry for arterwards; and for three nights Charlie made 'imself so disagreeable that Emma told 'im plain the sooner 'e went back to sea agin the better she should like it. The only one who seemed to enjoy it was George Smith, and 'e used to bring bits out o' newspapers and read to 'em, showing 'ow silly people was done out of their money.

On the fourth night Charlie dropped it and made 'imself so amiable that Mrs. Cook stayed up and made 'im a Welsh rare-bit for

is supper, and made 'im drink two glasses o' beer instead o' one, while old Cook sat and drank three glasses o' water just out o' temper, and to show that 'e didn't mind. When she started on the chandler's shop agin Charlie said he'd think it over, and when 'e went away Mrs. Cook called 'im her sailor - boy and wished 'im pleasant dreams.

But Charlie Tagg 'ad got better things to do than to dream, and 'e sat up in bed arf the night thinking out a new plan he'd thought of to get

that money. When 'e did fall asleep at last 'e dreamt of taking a little farm in Australia and riding about on 'orseback with the Sydney gal watching his men at work.

In the morning he went and hunted up a shipmate of 'is, a young feller named Jack Bates. Jack was one o' these 'ere chaps, nobody's enemy but their own, as the saying is; a good-'arted, free-'anded chap as you could wish to see. Everybody liked 'im, and the ship's cat loved 'im: He'd ha' sold the shirt off 'is back to oblige a pal, and three times in one week he got 'is face scratched for trying to prevent 'usbands knocking their wives about.

Charlie Tagg went to 'im because he was the only man 'e could trust, and for over arf an hour he was telling Jack Bates all 'is troubles, and at last, as a great favour, he let 'im see the Sydney gal's photygraph, and told him that all that pore gal's future 'appiness

depended upon 'im.

"I'll step round to-night and rob 'em of that seventy-two pounds," ses Jack; "it's your money, and you've a right to it."

Charlie shook his 'ead. "That wouldn't do," he ses; "besides, I don't know where they keep it. No; I've got a better plan than that. Come round to the Crooked Billet, so as we can talk it over in peace and quiet."

He stood Jack three or four arf-pints afore



"HE STOOD JACK THREE OR FOUR ARF-PINTS AFORE E TOLD IM HIS PLAN.

'e told 'im his plan, and Jack was so pleased with it that he wanted to start at once, but Charlie persuaded 'im to wait.

"And don't you spare me, mind, out o' friendship," ses Charlie, "because the blacker you paint me the better I shall like it."

"You trust me, mate," ses Jack Bates; "if I don't get that seventy-two pounds for you, you may call me a Dutchman. Why, it's fair robbery, I call it, sticking to your money like that."

They spent the rest o' the day together, and when evening came Charlie went off to the Cooks'. Emma 'ad arf expected they was going to a theayter that night, but Charlie said he wasn't feeling the thing, and he sat there so quiet and miserable they didn't know wot to make of 'im.

"'Ave you got any trouble on your mind, Charlie," ses Mrs. Cook, "or is it the toothache?"

"It ain't the toothache," ses Charlie.

He sat there pulling a long face and staring at the floor, but all Mrs. Cook and Emma could do 'e wouldn't tell them wot was the matter with 'im. He said 'e didn't want to worry other people with 'is troubles; let everybody bear their own, that was 'is motto.

Even when George Smith offered to go to the theayter with Emma instead of 'im he didn't fire up, and, if it 'adn't ha' been for Mrs. Cook, George wouldn't ha' been sorry that 'e spoke.

"Theayters ain't for me," ses Charlie, with a groan. "I'm more likely to go to gaol, so far as I can see, than a theayter."

Mrs. Cook and Emma both screamed and Sarah Ann did 'er first highstericks, and very well, too, considering that she 'ad only just turned fifteen.

"Gaol!" ses old Cook, as soon as they Digitized by

'ad quieted Sarah Ann with a bowl o' cold water that young Bill 'ad the presence o' mind to go and fetch. "Gaol! What for?"

"You wouldn't believe if I was to tell you," ses Charlie, getting up to go, "and, besides, I don't want any of you to think as 'ow I am worse than wot I am."

He shook his 'ead at them sorrowful-like, and afore they could stop 'im he 'ad gone. Old Cook shouted arter 'im, but it was no use, and the others was running into the scullery to fill the bowl agin for Emma.

Mrs. Cook went round to 'is lodgings next morning, but found that 'e was out. They began to fancy all sorts o' things then, but Charlie turned up agin that evening more miserable than ever.



"I went round to see you this morning," ses Mrs. Cook, "but you wasn't at 'ome."

"I never am, 'ardly," ses Charlie. "I can't be—it ain't safe."

"Why not?" ses Mrs. Cook, fidgeting.

"If I was to tell you, you'd lose your good opinion of me," ses Charlie.

"It wouldn't be much to lose," ses Mrs.

Cook, firing up.

Charlie didn't answer 'er. When he did speak he spoke to the old man, and he was so down-'arted that 'e gave 'im the chills a'most. He 'ardly took any notice of Emma,

and, when Mrs. Cook spoke about the shop agin, said that chandlers' shops was for

happy people, not for 'im.

By the time they sat down to supper they was nearly all as miserable as Charlie 'imself. From words he let drop they all seemed to 'ave the idea that the police was arter 'im, and Mrs. Cook was just asking 'im for wot she called the third and last time, but wot was more likely the hundred and third, wot he'd done, when there was a knock at the front door, so loud and so sudden that old Cook and young Bill both cut their mouths at the same time.

"Anybody 'ere o' the name of Emma Cook?" ses a man's voice, when young Bill

opened the door.

"She's inside," ses the boy, and the next moment Jack Bates follered 'im into the room, and then fell back with a start as 'e saw Charlie Tagg.

"Ho, 'ere you are, are you?" he ses, look-

ing at 'im very black.

"Wot's the matter?" ses Mrs. Cook, very

sharp.

"I didn't expect to 'ave the pleasure o' seeing you 'ere, my lad," ses Jack, still staring at Charlie, and twisting 'is face up into awful "Which is Emma Cook?"

"Miss Cook is my name," ses Emma, very sharp. "Wot d'ye want?"

"Very good," ses Jack Bates, looking at Charlie agin; "then p'r'aps you'll do me the kindness of telling that lie o' yours agin afore this young lady."

"It's the truth," ses Charlie, looking down

at 'is plate.

"If somebody don't tell me wot all this is about in two minutes, I shall do something

desprit," ses Mrs. Cook, getting up.

"This 'ere—er—man," ses Jack Bates, pointing at Charlie, "owes me seventy-five pounds and won't pay. When I ask 'im for it he ses a party he's keeping company with, by the name of Emma Cook, 'as got it, and he can't get it."

"So she has," ses Charlie, without looking

up.
"Wot does 'e owe you the money for?" ses Mrs. Cook.

"'Cos I lent it to 'im," ses Jack.
"Lent it? What for?" ses Mrs. Cook.

"'Cos I was a fool, I s'pose," ses Jack Bates; "a good-natured fool. Anyway, I'm sick and tired of asking for it, and if I don't get it to-night I'm going to see the police about it."

He sat down on a chair with 'is hat cocked over one eye, and they all sat staring at

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'im as though they didn't know wot to say

"So this is wot you meant when you said you'd got the chance of a lifetime, is it?" ses Mrs. Cook to Charlie. "This is wot you wanted it for, is it? Wot did you borrow all that money for?"

"Spend," ses Charlie, in a sulky voice.
"Spend!" ses Mrs. Cook, with a scream; "wot in?"

"Drink and cards mostly," ses Jack Bates, remembering wot Charlie 'ad told 'im about blackening 'is character.

You might ha' heard a pin drop a'most, and Charlie sat there without saying a word.

"Charlie's been led away," ses Mrs. Cook, looking 'ard at Jack Bates. "I s'pose you lent 'im the money to win it back from 'im at cards, didn't you?"

"And gave 'im too much licker fust," ses old Cook. "I've 'eard of your kind. If Charlie takes my advice 'e won't pay you a farthing. I should let you do your worst if I was 'im; that's wot I should do. You've got a low face; a nasty, ugly, low face."

"One o' the worst I ever see," ses Mrs. "It looks as though it might ha' been

cut out o' the Police News."

"'Owever could you ha' trusted a man with a face like that, Charlie?" ses old Cook. "Come away from 'im, Bill; I don't like such a chap in the room."

Jack Bates began to feel very awk'ard. They was all glaring at 'im as though they could eat 'im, and he wasn't used to such treatment. And, as a matter o' fact, he'd got a very good-'arted face.

"You go out o' that door," ses old Cook, pointing to it. "Go and do your worst.

You won't get any money 'ere."

"Stop a minute," ses Emma, and afore they could stop 'er she ran upstairs. Mrs. Cook went arter 'er and 'igh words was heard up in the bedroom, but by-and-by Emma came down holding her head very 'igh and looking at Jack Bates as though he was dirt.

"How am I to know Charlie owes you

this money?" she ses.

Jack Bates turned very red, and arter fumbling in 'is pockets took out about a dozen dirty little bits o' paper, which Charlie 'ad given 'im for I O U's. Emma read 'em all, and then she threw a little parcel on the

"There's your money," she ses; "take it and go."

Mrs. Cook and 'er father began to call out, but it was no good.

"There's seventy-two pounds there," ses

Emma, who was very pale; "and 'ere's a ring you can have to 'elp make up the rest." And she drew Charlie's ring off and throwed it on the table. "I've done with 'im for good," she ses, with a look at 'er mother.

Jack Bates took up the money and the ring and stood there looking at 'er and trying to think wot to say. He'd always been uncommon partial to the sex, and it did seem 'ard to 'ave to stand there and take all that on account of Charlie Tagg.

"I only wanted my own," he ses, at last,

shuffling about the floor.

"Well, you've got it," ses Mrs. Cook,

"and now you can go."

"You're p'isoning the air of my front parlour," ses old Cook, opening the winder a

little at the top.

"P'r'aps I ain't so bad as you think I am," ses Jack Bates, still looking at Emma, and with that 'e walked over to Charlie and dumped down the money on the table in front of 'im. "Take it," he ses, "and don't borrow any more. I make you a free gift of it.

"Can't take it? Why not?" ses old Cook, staring. "This gentleman 'as given it to you."

"A free gift," ses Mrs. Cook, smiling at

Jack very sweet.

"I can't take it," ses Charlie, winking at Jack to take the money up and give it to im outside on the quiet, as arranged. "I 'ave my pride."

"So 'ave I," ses Jack. "Are you going to

take it?"

Charlie gave 'im another look. "No," he ses, "I can't take a favour. I borrowed the money and I'll pay it back."

"Very good," ses Jack, taking it up. "It's

my money, ain't it?'

"Yes," ses Charlie, taking no notice of Mrs. Cook and 'er husband, wot was both talking to 'im at once, and trying to persuade im to alter his mind.

"Then I give it to Miss Emma Cook," ses Jack Bates, putting it into her hands. "Good-

night everybody and good luck."

He slammed the front door behind 'im and they 'eard 'im go off down the road as if 'e



P'r'aps my 'art ain't as black as my face," he ses, turning to Mrs. Cook.

They was all so surprised at fust that they couldn't speak, but old Cook smiled at 'im' and put the winder up agin. And Charlie Tagg sat there arf mad with temper, looking as though 'e could eat Jack Bates without any salt, as the saying is.

"I-I can't take it," he ses at last, with a

stammer.

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was going for fire-engines. Charlie sat there for a moment struck all of a heap, and then 'e jumped up and dashed arter 'im. He just saw 'im disappearing round a corner, and he didn't see 'im agin for a couple o' year arterwards, by which time the Sydney gal had 'ad three or four young men arter 'im, and Emma, who 'ad changed her name to Smith, was doing one o' the best businesses in the chandlery line in Poplar.