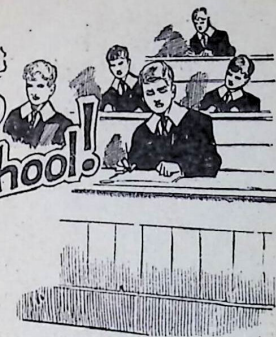




Loyal  
To  
His School!



*Dick Penfold's motto is "Greyfriars First," and his loyalty gives the School victory in the greatest Football Match of the Season*

By **FRANK RICHARDS**

#### THE FIRST CHAPTER

##### To Play or Not to Play?

**H**ARRY WHARTON was excited. His chums were excited. All Greyfriars, in fact, was excited.

It had to be something sensational to send a wave of excitement through the school. And something really sensational had happened.

The Remove eleven had fought its way into the final for the Public Schools' Challenge Cup.

It had been a hard fight and a grim fight; but the Remove footballers, ably skippered by Harry Wharton, had overcome all obstacles. In the first round of the competition they had beaten Claremont School by 2-0. In the second round they had met and defeated their near rivals of Highcliffe. In the third round they had vanquished St. Jim's—after two drawn games—and now, having beaten St. Clive's in the semi-final, they had reached the last stage of all—the final.

Hence Harry Wharton's excitement. Hence the excitement of his chums, and the wave of excitement which had swept through the school.

There was a happy flush on Wharton's face as he stepped briskly along the Remove passage.

The captain of the Remove halted outside the door of Dick Penfold's study, and drummed upon it with his knuckles.

"Come in!"

Wharton stepped inside. Dick Penfold, the scholarship boy, whose father was a cobbler in the village, was alone in the study. He was reclining in the armchair, with his feet resting on another chair. He appeared to be deep in thought, and not very pleased at the interruption.

"Hallo, Wharton!" he said, looking up. But there was a lack of warmth and welcome in his tone.

"I've brought you some good news, Pen," said Wharton, with a smile. "I've put you down to play in the final."

Most fellows would have purred with pleasure on hearing such good news. It was regarded as a high honour to get into the Remove eleven. The Remove were rich in football talent, and a fellow had to be something of a genius before he could qualify for the eleven.

Dick Penfold received the news without emotion. He did not leap to his feet, and execute a "jazz" on the study carpet. Neither did he throw his arms round Wharton's neck, and bubble over with gratitude. He sat unmoved.

"You're playing at inside-right," Wharton went on. "You've shown rattling good form lately, and I can't possibly leave you out. You'll make an ideal partner for Smithy, on the right wing."

Penfold was silent. Harry Wharton regarded him in surprise.

"Don't sit there like a graven image!" he said. "Aren't you feeling awfully, fearfully bucked?"

"Not at all!"

"Eh?"

"It would be ripping to play in the final, but—"

"What are you 'butting' about?" demanded Wharton.

"I—I'm afraid I shan't be able to play."

Harry Wharton blinked at the speaker in astonishment. Many fellows would cheerfully have sacrificed a term's pocket-money for the privilege of playing for the Remove in the final. It was the burning ambition of practically every fellow in the Form, to play in the final and receive a gold medal, suitably inscribed.

"My only aunt!" gasped Wharton. "What's the matter with you, Pen? You're feeling quite fit, aren't you?"

"Oh, yes."

"Sound in wind and limb, and all that sort of thing?"

Penfold nodded.

"Then why do you say you won't be able to play?"

"Lend me your ears, and I'll explain. In the ordinary way, there's nothing I should like better than to play for the Remove in the final. But if I play, it means I shall have to go into strict training with the rest of you, and that would take up all my spare time."

"Of course!"

"Well, there's another big event coming off, two days after the football final. I'm referring to the Governors' Exam. The prize is fifty pounds, and I've set my heart on winning it."

"Oh!"

"Now, if a fellow wants to win an exam., he's got to train for it. And if a fellow wants to shine in an important footer match, he's got to train for that, as well. He can't do both. If he goes in for the exam., he must let the footer slide; and if he goes in for the footer, he must drop out of the exam."

Wharton nodded thoughtfully.

"I see your point," he said. "You'd like to play in the final, and you'd also like to win the Governors' Exam. And you can't do both. If you go into training for footer, you'll have no time for swotting; and if you go in for the exam., you'll have to let the footer slide."

"That's so."

"Then why not give the exam. a miss?"

"Wish I could," said Penfold wistfully.

"But the fact is—I'll be quite frank with you, Wharton—I want the money. Fifty pounds would be a godsend to me just now."

Harry Wharton became sympathetic at once. He knew that Dick Penfold was often "up against it" financially. Scholarship boys had rather a hard time of it at Greyfriars. It was a perpetual struggle to make ends meet. And Penfold had a harder time of it than the others, for his people were desperately poor, and he was always putting his hand in his pocket in order to help them.

"I'm sorry, Pen," said Wharton, quietly.

"I quite understand. I suppose your pater's fallen on lean times again?"

"No, it isn't that. The pater's joggling along quite comfortably. Matter of fact, I want this fifty pounds for myself. I'm broke to the wide, and, unlike Billy Bunter, I'm not living in daily expectation of a postal-order!"

Penfold smiled faintly as he spoke. Billy Bunter's postal-order, which was always expected but never arrived, was a standing joke with the Greyfriars juniors.

"I've been broke before to-day, and I'm quite used to the experience," Penfold went on. "But it isn't a happy state to be in. Being broke is the first step to getting into debt—and that sort of thing gives me sleepless nights. I've got my footer sub. to pay—and various other subs—and I want some





The study door opened with startling suddenness. Billy Bunter happened to be standing in the line of fire, and the door crashed into him with terrific impact. "Yaroop!" roared Bunter. (See Chapter 2.)

new togs. My bike wants repairing, too. As I said before, fifty pounds would be a godsend to me just now."

Harry Wharton wrinkled his brows in thought.

"Couldn't you raise some cash by writing poetry?" he suggested. "You're quite a dab at stringing rhymes together."

Penfold shook his head.

"My luck's dead out, at the moment," he said. "I can generally manage to pick up a few half-guineas by sending verses to the papers, but the last few poems I've sent have all come back to me. 'The editor regrets——' You know the style of thing. Poets are like footballers. They strike a bad patch occasionally. I've been a bit worried lately, and a fellow can't write good stuff when he's worried."

There was a long silence in the study.

Dick Penfold was in a dilemma. He wanted to play for the Remove in the Cup-final; he also wanted to win the fifty pounds awarded in the Governors' Exam. He could not do both. If he decided to play for the Remove he would need to be fighting fit on the day of the match. And a hard spell of swotting would not make him fit for football.

Penfold had to choose between school and self. If he decided to play in the final the school would benefit. If he decided to enter for the exam., he himself would benefit to the extent of fifty pounds. For Penfold was a brilliant scholar, and if he swotted hard for the Governors' Exam., he knew he would win it.

It was Wharton who broke the long silence.

"Have you definitely made up your mind which you're going to do, Pen?"

"No, I must think it over. I've got to

make my choice, I know, but it can't be done in five minutes."

"Well, try and let me know by tea-time. If you decide not to play, I shall have to see about a substitute. But I hope you'll see your way clear to turn out for the Remove."

So saying, Wharton withdrew, leaving Dick Penfold to wrestle with the problem.

To play or not to play? That was the question!

What an honour it would be to help Greyfriars to win the Public Schools' Challenge Cup! Perhaps to score the winning goal for his side! It was a prospect which set Dick Penfold's heart beating faster than usual.

Then there was the other side of the picture. If he played in the Cup-final, good-bye to his dreams of winning the fifty pounds! He would fail hopelessly in the Governors' Exam., for Dick Russell and Monty Newland were sweating furiously for it, and they would be bound to beat him, for he would have made no preparation.

Dick Penfold tramped to and fro in his study, trying to arrive at a decision.

There could be no compromise. He could not both eat his cake and have it. The Cup-final, or the Governors' Exam—which was it to be?

Backwards and forwards the junior tramped till he seemed likely to make a pathway in the carpet.

"It's a fair poser, and no mistake!" he muttered. "The more I think of it the harder it is to come to a decision. But I've got to decide. It isn't fair to Wharton to keep him waiting."

Crouching outside the door, with his ear glued to the keyhole, was Billy Bunter. It was a pleasant little habit of Bunter's to treat keyholes as if they were telephone receivers, and to absorb all the conversations that came from within junior studies.

Presently he heard Dick Penfold speak again.

"I'll swot for the exam! After all, I've got to raise some money somehow. Wharton will have to find somebody to take my place in the Cup-final."

Even as he spoke Penfold felt that he was acting wrongly—that he was putting himself

before school. And his decision began to waver, even as he uttered it.

But Billy Bunter wasn't to know that Penfold was wavering. He quite thought that Pen had definitely decided to swot for the exam., in preference to playing for the Remove.

Giving a low chuckle of satisfaction, Bunter removed his ear from the keyhole and rolled away to Harry Wharton's study.

## THE SECOND CHAPTER

### Ready for the Fray!

"I SAY, you fellows——"

Billy Bunter's piping voice broke in upon the conversation in No. 1 Study.

The Famous Five of the Remove were at tea, and the sight of the good things upon the table made Billy Bunter's mouth water. There was a large fruity cake, surmounted by almonds. There was a glass dish on which a number of fat, sugary doughnuts nestled against each other. There was also a tempting array of assorted pastries. For a moment, in fact, Billy Bunter was like the lady in Wordsworth's poem—"breathless with adoration."

But only for a moment. Johnny Bull caught up a cushion, and Bob Cherry armed himself with a loaf, and Frank Nugent pointed grimly to the door. These actions were significant. They said, as clearly as words could have done:

"Buzz off, Bunter!"

The fat junior backed away a step.

"Clear out, or I fire!" growled Johnny Bull, posing the cushion in readiness.

"Oh, really, Bull—— Don't be a beast! I haven't come to cadge a feed——"

Bob Cherry sank back in his chair in a simulated swoon.

"Fan me, somebody!" he murmured. "Our prize porker doesn't want feeding! Wonders will never cease!"

Harry Wharton glared at the plump intruder.

"State your business, and quit!" he said tersely.

"Ahem! I dropped in to see you about the Cup-final, Wharton."

"Well, what about it?"



"Penfold's decided not to play——"

"What! How do you know?"

"He told me so himself," said Bunter glibly. "I'm quite a stout pal of Penfold's!"

"Very stout!" murmured Bob Cherry, gazing at Bunter's ample form.

"Oh, dry up, Cherry! Penfold and me have no secrets from each other. I dropped into his study just now, and he said: 'Hallo,

Bunty, old boy! I find I shan't be able to play in the Cup-final. I've made up my mind to swot for the Governors' Exam. So you'd better play for the Remove in my place.'"

"Ha, ha, ha!"

A peal of laughter greeted Bunter's statement. The idea of the fat, ungainly Owl of the Remove playing in the Cup-final was altogether too rich.

Bunter blinked wrathfully at the hilarious juniors.

"Nothing to cackle at, that I can see," he said. "You're like a lot of broody hens! It's only right that I should play in Penfold's place. I've been kept out of the team too long. I can't think how you managed to get so far as the final without my help."

"Why, you—you——!" stammered Wharton.

"Is there any reason why I shouldn't play for the Remove?" demanded Bunter.

There were ample reasons, judging by the replies that were hurled at Bunter's head.

"You can't kickfully kick——" said Hurree Singh.

"And you can't shootfully shoot!" chuckled Bob Cherry.

"And you can't passfully pass!" grinned Nugent.

"And you can't runfully run!" grunted Johnny Bull.

"And, in a nutshell, you can't playfully play!" concluded Harry Wharton. "Run away and pick flowers!"

But Billy Bunter lingered.

"Who are you going to play in Penfold's place?" he asked.

"Anybody but you!" said the captain of the Remove.

"Besides, I'm not certain yet that Penfold isn't playing."

"But he told me he wasn't——"

"I can't believe you."

"Oh, really, Wharton! I've never knowingly told a fib in my life——"

"Good old Georgie Washington!" chuckled Bob Cherry.

"Ha, ha, ha!"

The study door opened with startling suddenness. Billy Bunter happened to be



Bulstrode threw himself forward at full length, and snatched the ball from Maxwell's toes, averting what had seemed a certain goal.

(See Chapter 3.)

standing in the line of fire, so to speak, and the door crashed into him with a terrific impact.

"Yaroooooo!" roared Bunter. "Why didn't you knock, you rotter? You've been and broken my back!"

"Ha, ha, ha!"

It was Dick Penfold who entered. He ignored Bunter, and turned to Harry Wharton.

The shadow of doubt and indecision had passed from Penfold's face. He had taken the plunge, for better or worse, and had made up his mind once and for all.

"Well, I've thrashed out the giddy problem, Wharton," he said.

"And you've decided——?"

"To play in the Cup-final."

"Hurrah!"

The Famous Five cheered in chorus. They were naturally delighted at Penfold's decision, for it meant that the Remove would be at full strength for the all-important match.

"That's splendid!" said Harry Wharton. "I guessed Bunter was fibbing. He says you told him you had decided not to play."

"Why, I've never mentioned the matter to Bunter at all!"

"Oh, really, Penfold——" began Bunter feebly.

"Kick the fat fabricator out!" growled Johnny Bull.

The juniors rose to their feet with one accord. Several hefty boots clumped together on the rear of Billy Bunter's plump person, and he was precipitated through the doorway and into the passage beyond. He landed on the linoleum with a bump and a roar, and the door was slammed in his face. That was the end of Billy Bunter's aspirations to play in the Cup-final!

Harry Wharton placed a chair for Dick Penfold.

"Sit down and pile in!" he said cheerily. "I can recommend this cake. Its fine, fruity flavour is a dream and a delight!"

"You're getting quite poetical in your old age!" said Dick Penfold, as he seated himself at the table. "I feel just in the mood for a jolly good feed, now that I've solved that blessed problem."

"It's the last orgy we shall have," said Bob Cherry. "We're starting a course of

special training to-morrow morning. Cakes and pastries will be strictly taboo. So you've decided not to sit for the Governors' Exam, Pen?"

"Oh, I shall sit for it," was the reply. "Just as a matter of form, you know. I've no earthly chance of winning. The honours will go to Dick Russell or Monty Newland. They've got their noses to the grindstone, and they're swotting like the merry dickens!"

"Jolly decent of you to put the team first, and to sacrifice your chances of winning the fifty pounds," said Harry Wharton.

"Hear, hear!" said Bob Cherry heartily. "Pen's a brick!"

"The brickfulness is terrific!" chimed in Hurree Singh.

Dick Penfold smiled.

"Spare my blushes!" he said. "Dash it all, it was the only thing to do. I shouldn't have been happy if I'd done otherwise."

"But you wanted the money badly——" began Nugent.

"I shall have to go on wanting, that's all. I'd rather win the cup-tie gold medal than a dozen exams!"

"Well spoken!" said Johnny Bull.

Tea in No. 1 Study proceeded merrily. The juniors tucked in with keen appetites, for they realised that it was the last feed of its kind that they would have, until the Cup-final was fought and won.

A period of strenuous training was about to be entered upon—cross-country runs, footer practice, and gymnasium work.

The Cup-final was to be staged in London, on the famous Chelsea ground, and Harry Wharton was anxious that every member of his eleven should be at concert-pitch on the great day.

The Remove footballers threw themselves heart and soul into their training. There was no slacking; indeed, there was no room for slackers in the eleven.

Grandcourt, the school which was to meet the Friars in the final, was a great power in the land. They had simply walked through to the final, whereas Greyfriars had had to fight every inch of the way. Grandcourt had won all their matches in hollow fashion. Greyfriars, on the other hand, had been in some



tight corners, and had several times snatched victory from the very jaws of defeat.

It really looked as if the fast and dashing Grandcourt eleven would have a "walk-over" in the final. But football is a game of surprises, and matches which look "dead certs" on paper have a habit of confounding the prophets.

At all events, Harry Wharton & Co. were resolved to fight tooth-and-nail for the Public Schools' Challenge Cup. Greyfriars had won the Cup three times—in 1895, 1896, and 1904; and they were desperately keen on adding to their laurels.

When at last the great day dawned, the Remove eleven showed a clean bill of health. Every fellow was fighting fit. Every fellow was determined to deserve well of his school. And the most determined of all was Dick Penfold, who had sacrificed self for the sake of the school.

### THE THIRD CHAPTER

The Luck of Dick Penfold!

"HERE they come!"

"Good old Greyfriars!"

"Hurrah!"

The great ground at Stamford Bridge,

where many an English Cup Final had been staged, presented an animated appearance.

Thousands of schoolboys had poured in from all parts of the country to see the great duel between Grandcourt and Greyfriars. Hundreds of grown-ups were there, also. The stands were packed by an enthusiastic multitude.

All Greyfriars was present to a man. Even Billy Bunter, although piqued at not getting

a place in the Remove eleven, had turned up in his Sunday best—to see Harry Wharton's eleven licked into a cocked hat, as he expressed it.

Blue- and -white rosettes, representing the Greyfriars' colours, were everywhere in evidence. And the Grandcourt colours—black and gold—were also well in the picture.

Greyfriars came out first into the playing arena, and they received a mighty ovation.

Harry Wharton & Co. felt strangely subdued as they trotted on to the pitch. They felt overawed by the sea of faces which surrounded them. They were not accustomed to playing before such a huge concourse of people. But this stage-fright would soon pass. Once the ball was kicked off they would be blind and deaf to all external conditions.



Dick Penfold gained possession of the ball, but he was sent reeling by a powerful shoulder charge. (See Chapter 3.)

Bulstrode, wearing a green sweater, took up his position in goal, and the others bombarded him with shots, by way of preliminary practice.

Then Grandcourt came out—a tall, finely-built set of fellows, footballers every inch of them. It was not difficult to understand how they had reached the final so easily.

“Play up, Grandcourt!”

“On the ball!”

“Good old Maxwell!”

Maxwell was the Grandcourt skipper. He advanced towards the centre of the pitch, and Harry Wharton did likewise. Maxwell seemed to tower over Wharton, though he could not have been much older.

The rival captains shook hands cordially, first with each other, and then with the referee. Then the coin was spun.

Wharton won the toss, but there was no advantage to be gained thereby.

Another burst of cheering rent the air as the teams lined up.

The Greyfriars sprinted smartly to their positions. The Grandcourt players dawdled leisurely. But they didn't dawdle when the whistle went. Their forwards raced down the field, passing the ball from man to man with perfect judgment.

“Go along, Grandcourt!”

“That's the style!”

“Shoot, Maxwell!”

The Greyfriars defence was in a tangle. Maxwell cleverly tricked Tom Brown, then he beat Johnny Bull for pace, and had the goal at his mercy.

Zipp!

The ball went whizzing in. Bulstrode, in goal, caught it, though the force of it nearly winded him. Had he been a fragile youth, he would have been knocked backwards into the net. As it was, he just managed to keep his footing, and slung the ball clear. Tom Brown trapped it, and punted it up the field with a mighty kick.

The Greyfriars onlookers made audible murmurs of relief.

Presently the murmuring swelled into a roar. The 'Friars were attacking! Vernon-Smith raced away on the right, and he and Dick Penfold indulged in a brilliant bout of

passing. They were tackled by sturdy defenders, but they fought their way through. Eventually, from a dozen yards out, Dick Penfold fired in a great shot.

The goalie plunged at the ball, and beat it out. But it came back to Penfold in boomerang fashion, and Pen made no mistake. He promptly planted it into the net.

“Goal!”

The Greyfriars supporters were delirious with delight. School caps and silk toppers went whirling in the air, their owners indifferent to whether they recovered them or not.

“Hurrah!”

“First blood, by Jove!”

“Played, Penfold!”

The scholarship junior flushed with pleasure. In that moment of his triumph, he did not regret having been loyal to his school. His fellow players surged around him with their congratulations.

It was a dour struggle, after that. Grandcourt pressed hotly, and the 'Friars defence was severely tested.

Johnny Bull and Tom Brown tackled well, and kicked a faultless length. But they could not stop Maxwell, who was a rare forager, putting the ball in just before the interval.

Half-time: Greyfriars 1, Grandcourt 1.

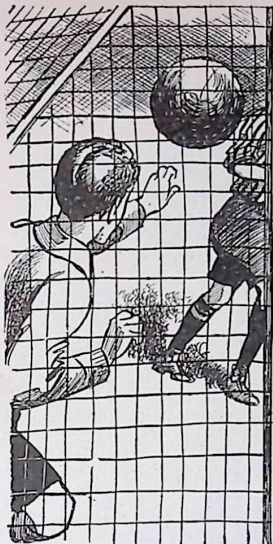
The “breather” was very welcome to the players, for the pace had been a cracker.

Play was keener than ever on the resumption. Grandcourt had reshuffled their team, and they meant business. Their forwards swarmed round the Greyfriars goal like flies round a honeypot. Fortunately for the 'Friars, Bulstrode was bang on top of his form. Some of his saves were sensational. On one occasion he threw himself forward at full length, and snatched the ball from Maxwell's toes, averting what had seemed a certain goal.

It was all Grandcourt, at this stage. They played magnificently, and their shots were dead on the target. Once, with Bulstrode out of goal, Tom Brown headed away from under the bar—a narrow escape for the 'Friars!

After twenty minutes' fruitless attacking,





Penfold drove the ball goalwards with all his power. The goalie grabbed at the flying sphere, but he grabbed in vain. It was the winning goal. (See Chapter 3.)

the inevitable goal came. Grandcourt forced a corner on the left. The ball was perfectly placed, and Maxwell leapt into the air like a panther, and headed the sphere over Bulstrode's shoulder into the net.

That was number two for Grandcourt, and they thoroughly deserved it on the run of the play.

"Buck up, Greyfriars!"

"What's become of the forwards?"

The forwards had, indeed, faded right out of the picture. They had dropped back to help the overworked defenders. But now they made a great rally. Harry Wharton led the line with rare dash, and the Grandcourt goalie, who had been tramping to and fro to keep his circulation up, was no longer in the ranks of the unemployed. He got warm sooner than he expected!

First Wharton, and then Nugent, sent in powerful drives, which were successfully dealt

with. Then Vernon-Smith fired in a dangerous cross-shot, which the goalie just managed to divert round the post.

From the ensuing corner-kick, Wharton had wretched luck with a "header," the ball striking the cross-bar, and coming away with a patch of white on it.

The 'Triars kept pegging away, and a fierce "pile-driver" from Bob Cherry went only inches wide.

Dick Penfold now gained possession, but he was sent reeling by a powerful shoulder charge, and he damaged his right wrist in falling. It was a bad sprain, and the referee stopped the game for a few moments.

Penfold was very white and shaken, but he refused to leave the field. He was thankful that it was his wrist and not his ankle which had been damaged.

"Carry on," he muttered. "Never mind about me."

"But your wrist, old chap——" began Harry Wharton.

"It would take more than a sprained wrist to make me throw up the sponge."

The game was resumed in ding-dong fashion. Grandcourt made a raid on the Greyfriars goal, but nothing came of it. Then the 'Friars took up the running once more.

Time was fleeting fast, and it was a case of "now or never."

Harry Wharton & Co. went all out for the equaliser, but it was not until the last minute that their valiant efforts were rewarded. Hurree Singh hit the cross-bar with a rasping shot, and Harry Wharton leapt at the ball on the rebound, and headed it in grandly.

"Goal!"

Once again the Greyfriars supporters went into ecstasies.

There was no further scoring, and "extra time" was ordered—fifteen minutes each way.

The 'Friars were tired and leg-weary by this time: Grandcourt had lasted out better. They set up a spirited and sustained attack, but Bulstrode held the fort like a hero.

The first fifteen minutes sped by without any addition to the score.

During the final stage of all, the 'Friars made one solitary attack. Only one, but it was enough.

Hurree Singh passed to Nugent, who deftly touched the ball to Wharton. Harry was bowled over by a burly back, but whilst on the ground he managed to get his foot to the ball, and trickled it along to Penfold. Pen feinted as if to pass the ball to Vernon-Smith; instead of which, he spun round suddenly, and drove the ball goalwards with all his power.

The goalie grabbed at the flying sphere, but

he grabbed in vain. The ball crashed past him into the net.

Pandemonium broke loose on the ground. The Greyfriars partisans seemed to have lost their heads. They came surging on to the playing-pitch—for the final whistle rang out at that moment—and Dick Penfold, the match-winner, was in danger of being torn limb from limb by his exuberant school-fellows.

There are some days which stand out from all others—days which are blazoned in red letters in the calendar of sport—days which the onward march of Father Time will never eradicate from the memory.

This was Penfold's day.

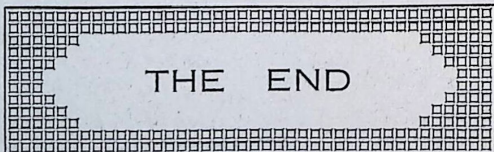
Not long afterwards, Dick Penfold found himself the richer by fifty pounds, and all his financial troubles were over.

No one was more surprised than Penfold himself when his name was posted up as the winner of the Governors' Exam. He had sat for the exam., and he had done his best with the bewildering maze of difficult questions. But he had been painfully conscious of the fact that he had done no preliminary swotting.

He had expected either Dick Russell or Monty Newland to carry off the honours. But Russell finished seventh, and Newland gave an inglorious exhibition.

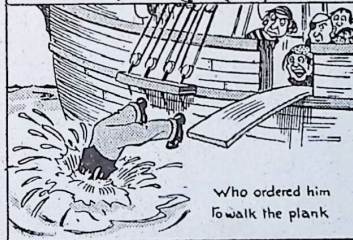
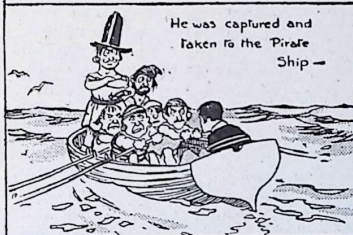
Dick Penfold was acclaimed the winner, and for days he walked about like a fellow in a dream.

Long afterwards, a suspicion came into his mind that Russell and Newland, having heard that he was in dire need of cash, had deliberately failed in the exam., so that he might win it. Dick Penfold taxed them with having done so, but they neither denied nor admitted it. From which, the reader may safely be left to draw his own conclusions.





# A SEASIDE ADVENTURE!



What Came of a Summer Day-Dream!