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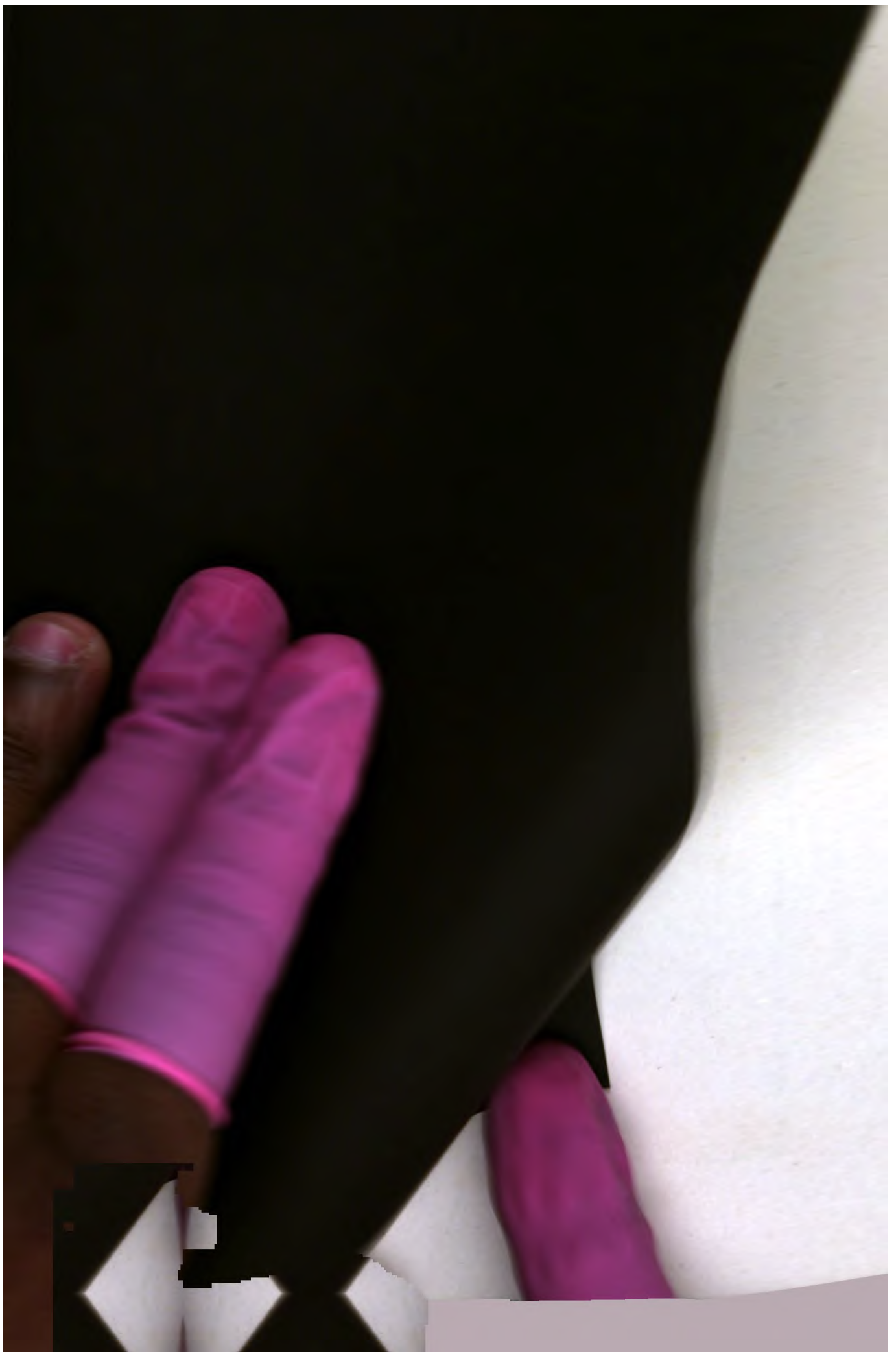
WARNER'S  
CHASE



ANNIE S. SWAN.















BERNARD READS OF SOMETHING TO HIS ADVANTAGE.



# WARNER'S CHASE:

OR, THE GENTLE HEART.

BY

ANNIE S. SWAN,

Author of "Aldersyde," "Into the Haven," "A Year at Coverley," &c. &c.

*ILLUSTRATED.*



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# WARNER'S CHASE.

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## CHAPTER I.

### A DARK DAY.

**I**T had rained all day.

It was still raining, and though the mournful dripping had ceased, the sky was gray and sad, except in the west where a faint golden glimmer lit the gloom.

The month was October, and on bright days the woods of Warner's Chase were a sight to see. The great beeches in the park surrounding the house were tinged with rich crimson and gaudy yellow, and when the sun shone upon them there seemed to be a little point of flame rising from every leaf.

But to-night there was no brightness nor beauty at all, only a strange dead calm, like that which sometimes succeeds a great sorrow, such as we sometimes liken to a storm. The fall of the year had brought sorrow indeed to the Warrens

of Warner's Chase, and it had culminated on this dreary day in the burial of its beloved master, who had been in failing health all the summer through, and whose precious life had ebbed with the fall of the leaf. Many other troubles too hung dark over Warner's Chase. It was said that the poor squire's widow would be left nearly penniless with her six children, and that it would be impossible for her to remain in the Chase. It was a wretched, impoverished estate, which had required all a man's active prudent supervision to provide even a meagre livelihood for the family. The kindly gossip-loving folks of Warrendene shook their heads mournfully over the many changes which were passing over the old family, and wondered what like it would be to see strangers in the Chase. There had been Warrens of Warner's Chase it seemed ever since the old place had been built one stone upon another.

It was a lovely picturesque spot, even seen in the sombre light of that sad October night. The house was very old; but it was clothed with that strange quaint beauty which we do not see in the buildings of to-day. It seemed as if every quaint tower and turret, every odd gable and mullioned window teemed with memories of the past, and could tell their tale of love, sorrow, and change which had been the

portion of the Warrens for generations. The doorway was low and arched, and there hung about it a wealth of green creeping growths which in summer time made it exceedingly beautiful. The Chase was old-fashioned without and within, the furnishings were those of a bygone day; but though old, faded, and shabby, they were in perfect keeping with the building itself.

The house was very still that October night; the only sound to be heard was the hum of the children's voices in the school-room upstairs, where they were grouped about the hearth trying to pass the dreary evening hours of that sorrowful time. It was quite a picture there. The light of day had nearly faded in the room, but in the brass grate a wood fire crackled merrily, throwing its ruddy light over the low-roofed old-fashioned place, and lingering tenderly on the faces of the children. On one end of the fender sat a girl about fifteen with her face hidden in her hands, and her sunny hair, which had escaped its fastening, hanging about her like a cloud. She had sat thus for an hour or more taking no part or interest in what was going on around her. Seated on a low stool right in front of the fire, with her head bent over a story-book, was her younger sister, a girl of thirteen. She was an exceptionally pretty child, with a bright piquant face, saucy dark

eyes, and a crown of glossy curls clustering all round her head. Ruby Warren knew well that she was the beauty of the family, and the gentle mother had been pained many times by the vain selfish spirit exhibited thus early by her second daughter.

Perched upon the table, whittling at a piece of wood, and whistling in an undertone all the while, was a lad of eleven—a bright-eyed open-faced little mortal—whom to look at was to love. Everybody liked Dick Warren, although he was never a moment out of mischief or frolic; but it was always harmless fun, for Dick had the kindest and most tender heart imaginable, and would not for the life of him inflict pain on any living thing. On the rug at his feet there sat another pair quietly amusing themselves with their toys and trying to make as little noise as possible. One glance told that they were twins, the resemblance between them was so striking as to be almost ludicrous. Their names were Dora and Agnes, or Dot and Nannie, as they were familiarly called, and they were as bonnie and winsome a pair as ever made music in a home. Their round black eyes, chubby faces, and elfin locks were dear to many a heart outside Warner's Chase; everybody was proud and fond of the Warren twins.

The silence in the school-room was strange and

oppressive, for in ordinary circumstances there could be no merrier family than the young Warrens. Ruby did not appear to be conscious of it, but to Dick it seemed unbearable. He stopped his whistling presently, looked once or twice at Milly's bent head and hidden face, and then slid from the table, and walked over to the window. There was a moisture in his eye and a lump in his throat, and Dick was too much of a man in his way to let the girls see him cry.

"Can't we get candles in, Milly?" asked Ruby presently, shutting up her book and stretching herself with a yawn.

"Or tea, Milly?" supplemented Dick inquiringly.

"Yes, tea, tea, Milly!" chimed in the twins.

Then Milly put back her hair and looked up. Milly Warren was not at all pretty. Her face was sallow and large featured, and though her eyes were gentle and expressive, they were neither big like Ruby's, nor beautiful in hue. Her golden hair, which rippled like a sunny tide back from her brow, was her only beauty. Yet every heart in Warner's Chase, ay, and for many miles around it too, loved that plain face and thought it infinitely sweeter and dearer than Ruby's. For there was a light upon it from within—the radiance shed by a pure, beautiful, unselfish soul.

"Yes, I'll go just in a minute and see after



tea," she said in a voice which was sweet and patient, and pleasant to hear. "Draw down the blinds, Dick, and I'll light the candles. Is it raining yet?"

"No, it's fair; but I say, Milly, come and see how big the Warren is. My, it's rolling through the meadow just like a great sea," replied Dick, and in a minute the twins made a rush to the window, and even Ruby rose languidly to look at the river in flood.

Milly stirred the fire, and got up on a stool to light the candles on the mantel. Just then the school-room door opened, and somebody lounged in and pushed to the door again noisily with his foot.

"Oh, Bernard, is that you?" said Milly pleasantly. "Come in, I'm just going to see after tea."

"Jolly good time, too," was the ungracious answer. "Why on earth do you all sit poking here in the dark? Light the candles, can't you? Ugh, the atmosphere of this house is enough to give a fellow the shivers."

The speaker was a lad of seventeen, a tall, fine-looking fellow, with a handsome face, and a mass of heavy dark hair, which at the present moment hung down nearly to his eyes. Perhaps just as well, for the light in those gray orbs just then was not very pleasant to see.

"I say, Bernard, come and see the river," cried

Dick in his eager boyish way. "Oh my, if the *Water Witch* was on her just now, wouldn't she spin!"

Bernard vouchsafed no reply, but strode over to the fire, and leaning his arm on the mantel gazed down moodily into the dancing flames. Milly looked at him in silence for a few minutes and then said quietly:

"What has troubled you, Bernard?"

"Everything; I'm sick of my life. Things never go as a fellow wants them to," he answered rudely.

Milly said nothing, but she turned her head away, for a quiver ran over her face. "Where is mamma?" she asked, beginning to remove Dick's litter of chips from the table to prepare for tea. "Has she gone to lie down?"

"No; she's in the dining-room with Uncle Richard, and a precious humbug they're going to make of things for you and me, Milly," he said significantly.

"I don't know what you mean, Bernard, talking in that absurd way," Milly answered quietly. "Dick, dear, draw down the blind. Ruby, you might brush Dot's and Nannie's hair while I go and get tea."

It was an amusing and yet touching thing to notice Milly Warren's womanly motherly way with her brothers and sisters. An old-fashioned



girl she was called sometimes, and truly she had care and thought for others far beyond her years. Without waiting to see whether her requests were obeyed, she left the room, and stole quietly away down-stairs. At the dining-room door she paused, longing to go in just for a word or a look from her mother; but the hum of voices warned her that she might disturb or intrude. Her mother was speaking in a low hushed voice; but presently she ceased, and just as Milly was turning from the door she heard her uncle's tones, gruff, harsh, and unpleasant. The words he spoke seemed to chain her to the ground.

"It's all nonsense, Agnes, this sentimental talk about being so fond of the Chase. Of course you're fond of it—everybody is, of a good home; but it'll have to come to the hammer. And even when it's sold I question if there'll be anything like enough left for you to live on. Your best plan is to remove to the city, and get that lazy good-for-nothing son of yours some honest work. The puppy: he has airs enough for a duke. Who is he, I'd like to know, to set up to me, and tell me he wouldn't soil his fingers in my beggarly trade? Tallow may not be very genteel, but it pays, madam, it pays, and that's more than the poverty-stricken acres of Warner's Chase have done these many years."

Milly did not hear or wish to hear her mother's

answer. Turning about she flew upstairs like a hunted thing, and ran blindly into the darkened chamber where her father had borne his weary weeks of pain, and which to-day was empty for the first time. Woefully empty and desolate indeed! Only one thought occupied Milly Warner's whole heart and soul; but it was enough. How would her mother bear separation from Warner's Chase?





## CHAPTER II.

### BERNARD'S OPINION.

**N**OT very long did Milly permit herself to indulge in selfish grief. In a very few minutes she managed to control herself sufficiently to remember her duties upstairs. She was very pale when she rose, and her eyes were troubled as they had never been in her life before. It seemed to Milly Warren at that moment as if she had left her childhood and girlhood behind her for ever, and become a woman, with all a woman's capabilities for loving and suffering—aye, and for enduring and acting too. Before leaving the room she stepped lightly over to the bed and laid her face down for one minute on the pillow where her father's quiet head had rested for the three days intervening between his death and burial. She seemed unconsciously to find some strength there, for she was able to walk down-stairs steadily, and to enter the kitchen and ask calmly and quietly that the school-room tea might be taken up at once. Then she went up-

stairs again, joined her brothers and sisters, laid the cloth, and set out the cups and saucers.

Ruby was again deeply absorbed in her book, and Dick was building a castle of cards on the floor for the infinite delight and amusement of the twins. Bernard had drawn a chair close up to the fire, and was sitting with his elbows on his knees, and his head on his hands, the picture of discontent and gloom.

"Were you in the dining-room, Milly?" he asked without looking up.

"No, only at the door; I did not go in," she answered, trying to speak bravely.

"I wish Uncle Richard would clear out; what's he staying on here for, I'd like to know? What business has he with mamma or us or our affairs?" Bernard asked savagely.

"He is papa's only brother, dear," Milly gently reminded him.

"What has Uncle Richard been doing to you to make you so mad at him?" asked Ruby serenely.

"Mind your own business, Miss Pert," was Bernard's sharp retort; whereat Ruby smiled a provoking smile, shrugged her shoulders expressively, and resumed her reading. Bernard and Ruby could not get on together. Each had a quick temper, and Ruby's sharp and clever tongue had the knack of saying the very things which

could hurt and annoy most. When Bernard was at home from Eton there was constant war between them.

For a little there was no more said, and Milly busied herself at the table till Sarah brought up the tea. Then they all gathered themselves about the board except Bernard, who said he wanted nothing to eat. Milly was her gentle, patient, cheerful self while the meal went on, helping the twins and talking to Dick and Ruby, though, poor child, her thoughts were occupied with graver matters than childish affairs.

When tea was finished good-natured Dick returned to his castle building with the twins on the floor. Ruby resumed her reading, and Milly was free to do as she pleased. After the table was cleared she stole away down to the drawing-room, where there was no light but the pleasant ruddy glow of the fire, and where there was a sense of peace and quietness very grateful to Milly's heart. Mamma seemed to be talking with Uncle Richard in the dining-room still, for Milly could hear the subdued murmur of their voices; it was so still in the house, the least sound awoke many echoes through it. The girl threw herself down on the hearth-rug with a cushion under her head, and tried to think out this great and terrible sorrow which had fallen upon them. Hitherto Milly Warren's life had been very sunny,

for though many cares overshadowed the hearts of her father and mother, she had been too young to share, or even to observe them. The Warrens had had a happy childhood, which none of them would ever forget. But the sunny days were over now, and a morning of cloud and sorrow had dawned for them. Not very long was Milly allowed her quiet rest. In less than ten minutes she heard the school-room door open and shut; then a footfall on the stair, and presently Bernard sauntered into the room, and flung himself into an easy-chair on the hearth.

“Mamma down-stairs yet, I suppose,” he said sullenly.

“I think so, at least I hear voices,” answered Milly. “What is the use of going about with a face like that, Bernard Warren? You look so cross, I am afraid to speak to you.”

“Cross! I have reason to be. Do you know what Uncle Richard, confound him, suggested to mamma should be done with me?” was the angry retort.

“I don’t know,” answered Milly.

“Well, he wants me to go back with him to Fairfield to be apprenticed to the tallow trade,” said Bernard in a tone of such ineffable disgust, that in spite of herself Milly laughed.

“You will need to do something, I suppose, Bernard,” she said soberly. “Mamma can’t afford



to have you at Eton any longer; and whatever the tallow trade may be, Uncle Richard has made a great deal of money at it."

"Money, what's money in comparison with other things—birth, position, *prestige*?" said Bernard loftily, airing his Eton creed. "You have no proper pride, Milly Warren."

"Perhaps not," answered Milly meekly. "Only I know I would do anything—stand at a crossing with a broom, I believe—if it would help mamma, and take away that look from her eyes."

The quick sob with which Milly's sentence ended made Bernard uncomfortable, and he began to pace up and down the floor.

"Papa must have been a bad manager, Milly, or we should not have been left in such a strait. It's not fair to bring up a fellow, as I have been brought up, to the life of a gentleman, when there's no cash to back him up. It comes awfully hard now, I tell you, Milly; you girls know nothing about it."

There was considerable truth in Bernard's speech; the squire of Warner's Chase had been unwisely indulgent to his eldest son; but Milly fired up at the seeming aspersion on their father's memory.

"Bernard, I don't know how you can talk like that. It is a shame," she cried in indignation and sorrow. "Papa was a far better man than you



will ever be. I am sure nobody ever had a father like ours."

"The best of men make mistakes, and I hold that I ought not to have been sent to Eton when he knew there could be no Oxford for me, and that I had to earn my own living," Bernard maintained. "But that isn't the point. It is that Uncle Richard desires me to enter his grease factory, and that I decline. If mamma goes to London to live I can get something to do there either as a law or mercantile clerk."

"I have heard that clerks are very poorly paid," said Milly doubtfully.

"Bless me, girl, do you think anybody will give me a thousand a year, or a share in some money-making concern for nothing?" asked Bernard. "Commend me to women and girls for stupidity in business affairs. Well, I'm off down to the stables. By the by, Uncle Richard had the coolness to suggest that you could learn dressmaking or mantle-making, or something of that kind. A pretty kettle of fish our rich uncle would make of his poor relations. Good-bye." So saying Bernard strode off, and left Milly with some new facts to reflect upon.

Again her train of thought was interrupted by the opening of the dining-room door and a lighter footfall coming upstairs. It passed the drawing-room door, and went in the direction of the school-

room. Milly rose, stirred the fire, and was about to leave the room when her mother entered.

"I was looking for you, Milly," she said in a low quiet voice. "They are busy in the school-room; I am very glad. Where is Bernard?"

I wonder how I can describe Milly Warren's mother to you. She is my ideal of womanhood and motherhood, beautiful to look upon, with a face like that of a saint, and rich brown hair rippling back from a brow upon which care had planted many lines. Her sombre robes which seemed to cling about her slender figure served to show the exceeding delicate fairness of her face. She looked like one to be sheltered and cared for, and protected from every breath of wind, yet her life had been full of trouble, and now she had to face the world with her six little ones alone. She was very pale; and when she sat down she leaned her head back on her chair as if in utter weariness.

"Are you very tired, mamma?" asked Milly, looking on the dear face with all her heart in her eyes.

"A little, dear. Where did you say Bernard was?"

"Away to the stables," replied Milly. "Have you had tea? Do let me go down-stairs for some for you, dear mamma."

"By and by, dear, when you go down to see

about Uncle Richard's coffee. He wants an omelet with it to-night. Can I trust you to make it?"

"Yes, mamma, I will do my best," answered Milly, but kept unspoken the thought that Uncle Richard was lacking in consideration for others. He had so many selfish and needless wants which had to be attended to at once, or he made quite a disturbance in the house.

"How long is Uncle Richard going to stay, mamma?" she asked by and by.

"I think he is going away to-morrow for a few days to Fairfield; but he will come back to see about—about us leaving the Chase," replied Mrs. Warren. Then Milly saw what she had never seen in all this time of sorrow and trial—her mother completely overcome. A shiver ran through the slender figure, and it swayed upon its seat as if she would have fallen. That was followed by a great burst of tears, like the flowing of some river which had been pent up for many days.





## CHAPTER III.

### UNCLE RICHARD'S OFFER.

**M**R. RICHARD WARREN was out of his element at Warner's Chase. He was in every respect the exact opposite of his dead brother, who was one of the most easy-minded good-natured indolent men in existence. These very qualities had prevented him from ever becoming a rich man; he had been born a gentleman, he used to say sometimes, making that an excuse for idling away the best years of his life. But in spite of these grave failings he had been a fond kind considerate husband to his wife, and a tender indulgent father to his children. Therefore he was deeply and sorely mourned by them. Richard Warren had never been on intimate terms with his only brother. He was a bachelor, and a hard-working successful business man. He had begun with nothing, and now possessed an extensive business in the manufacturing town of Fairfield; where his wealth was spoken of as fabulous. He was a

hard man, for the penurious frugal ways to which he had accustomed himself in his youth stuck to him through life, and even grew upon him till he became a niggard. He lived alone in a dingy house close to the works, and his few wants were attended to by an old and faithful servant, who was quite as penurious as her master. These being his circumstances, it need not be wondered at that he chafed at the lavish scale of the domestic arrangements at Warner's Chase, especially when he knew there was no money behind to keep it up. He had come to the Chase before his brother's death, and had now been a week away from home—a thing which had not happened before for thirty years and more.

Mr. Richard Warren was an early riser, and he usually had to wait quite an hour before he got breakfast at the Chase. The morning after the funeral he came down-stairs at seven o'clock, and found that the maids had not even been in the dining-room yet, the ashes of the dead fire were still in the grate, and papers and books littered all over the table. Mr. Warren smiled grimly, gave the bell-rope a vigorous pull, strode out to the hall, put on his overcoat and hat, and left the house. It was a clear bright pleasant morning, and the sun was up, causing the rain-drops on hedge and tree to glitter like diamonds of the first water. Mr. Richard Warren was no



admirer of nature's beauty; to him the thick black smoke curling up from the tall chimneys of the Fairfield oil-works was dearer and sweeter than the flower-laden breath of country meadows or the fresh free winds of the sea. The old man's mind this morning was busy with the affairs of his sister-in-law and her children. There were a great number of debts to be paid, and when all outside claims were settled there would be very little indeed left for the widow and the fatherless. Now Richard Warren had a respect for his sister-in-law, and wished to show her what kindness lay in his power; nevertheless it was his nature and habit to plan all expenditure on the lowest possible scale, and he was scheming this morning how he could in a manner provide for his relations without much expense or trouble to himself. So busy was he with these plans that he remained longer out of doors than usual, and it was half-past eight when he re-entered the house. He found breakfast on the table in the dining-room, and his sister-in-law there alone.

"Humph! good-morning, Agnes. Your maids like to lie abed; there wasn't one stirring when I came down," he said in his gruff abrupt way.

"I am sorry you have had to wait so long, Richard," answered Mrs. Warren gently. "The girls, poor things, have had a great deal to do lately; I am glad to be easy with them just now."

“Humph! it’s a bad lesson. They look big strong women, all of them, and you only unfit them for the other service they must look out for soon. Where is the young man this morning?”

“Gone out. He has had breakfast,” answered Mrs. Warren, but did not tell that, on seeing his uncle coming up the avenue, Bernard had hastily swallowed a cup of coffee and a few mouthfuls of toast and made his exit.

The younger children usually breakfasted in the school-room, and Milly presided over their repast.

“Well, are you going to-day, Richard?” asked Mrs. Warren as she took her place at the head of the table.

“Yes; I’ve been more than long enough away from business, Agnes,” responded Richard Warren. “Well, have you thought over what I said to you last night?”

“Yes, Richard, I have thought it over,” answered Mrs. Warren quietly, but she did not tell him that she had spent the night hours in meditation and prayer that she might be guided through this trying crisis of her life.

“Then you have quite made up your mind to leave the Chase?” pursued Mr. Warren, beginning leisurely to sip his coffee.

“Yes, Richard, I have quite made up my mind



to go to London to live. I have not quite forgotten my accomplishments, and I might get a few pupils. By and by Milly would be able to help me with the music, if I could afford to let her have a few lessons from some really good master."

"Well, Agnes, I've been thinking over the matter, and I am quite willing to take one of the girls to stay with me. If you think Millicent will be of any use to you, I'll take Ruby. My housekeeper will teach her things about the house and train her to be economical, and it will be always one less for you to keep."

Mrs. Warren sat still for a little while, for she could not think just then of anything to say in reply. It had never occurred to her to break up her family circle, least of all to give one away to Uncle Richard. In these few silent minutes she pictured Ruby, high-spirited, wilful, ease-loving Ruby, settled down in the dingy house at Fairfield, learning to be economical under the supervision of Uncle Richard's grim housekeeper. Involuntarily a heavy sigh escaped her lips.

"It is very kind of you, Richard, but I don't know what to say," she answered doubtfully; "it would be a great change for Ruby."

"Do her good, ma'am—do her good," responded Uncle Richard gruffly. "You needn't look so glum over it; I won't ill-use her. Hannah is a

good sensible woman, and she'll be very kind to the girl."

"I'll have to talk to Ruby about it, Richard," said Mrs. Warren—a speech which caused Uncle Richard to look rather annoyed.

"Why talk to *her* about it? If *you* are agreeable she ought to be pleased. We are older than she is, and know better what is good for her."

"I will see about it, Richard," was all Mrs. Warren would promise.

"You had better consider it settled just now," said Mr. Warren. "Get her ready, and I'll take her when I come back next week. I'd rather have Millicent, remember; Ruby is a pert little creature, and disgracefully lazy. But I believe your eldest daughter will be more useful to you at the present time; so I won't ask her from you."

"You would be very gentle with my little girl, Richard. She has not been used to restraint of any kind. And don't forget that she is only a child. If your housekeeper has a woman's heart at all, she will not expect an old head on Ruby's shoulders."

"No, no; Hannah is kindness itself—only she has her crotchety way, as we all have, ma'am. I've never had a fault to find with her, and she's a perfect genius at keeping down expenses."

Again Mrs. Warren sighed, and visions of Ruby ground down and chained in by these two hard

miserly natures flitted unpleasantly across her brain. She was glad to rise at length and ring the bell for the maid to remove the breakfast things.

"I am going by the noon train," said Mr. Warren; "and I want Bernard to drive me to the station. I have a few things to say to him which will perhaps do him good."

"Very well. I will see that you have a little luncheon at eleven and that Bernard is ready, Richard," answered Mrs. Warren, and left her brother-in-law to discuss the columns of the morning paper.

Mrs. Warren had educated all her children except Bernard. She was a highly accomplished and cultured woman, and the work of teaching her little ones had been a rare pleasure to her. She was thankful now that such had been the case, for she was quite capable of teaching without any practice or preparation. But during the illness of the squire there had been no regular lessons in the school-room, though Milly had done her best to keep Dick and Ruby forward in their studies. Milly herself was very clever, and at fifteen possessed more real knowledge than many who were twice her age.

Mrs. Warren went up to the school-room and found Milly there alone poring over her French history.

"Where are they all, dear?" asked her mother, pausing at the table and laying a kind cool hand on the anxious brow.

"They have gone down to the river, mamma. Bernard came in for Dick to help him to launch the *Water Witch*. The tide is so strong it will be fun to try to row against it. Ruby and Dot and Nannie went too."

"You ought to have gone also, dear," said Mrs. Warren gently. "You stay indoors too much, Milly; and we must all take as much as we can of our delightful air—we shall not have it long."

Milly did not speak.

"Is Uncle Richard going away to-day, mamma?" she asked by and by.

"Yes, at twelve he wants Bernard to drive him to the station, so I came to ask you to run and tell him," replied Mrs. Warren, and walking over to the window she stood looking out in silence for a minute. It was a fair picture indeed which stretched for miles around Warner's Chase. Beyond the richly wooded park there was a broad and fertile meadow through which the silver stream of the Warren ran its course in many a winding curve. Beyond that again there stretched miles and miles of rich pasture and arable land, bounded at length by a majestic chain of hills, which seemed almost like the limit of the world.

At one time that wide and pleasant landscape had owned the sway of the Warrens of Warner's Chase, but that was long ago.

From her post Mrs. Warren could see her children at the river-side, Bernard and Dick launching the *Water Witch* at the little quay, while Ruby and the twins in their pretty scarlet cloaks watched the proceedings with great interest. As she looked her eyes filled, for in summer days gone by many a pleasant hour had been spent in the little punt; and when that "vanished hand" had been at the helm, the *Water Witch* had taken many a voyage down the river, once even as far as Broadhaven, the seaport town ten miles distant. But all that was over now, and the dear little boat must go with the other precious memories of the Chase.

"Uncle Richard is a very strange man, Milly," she said, after a little. "I never saw two persons so totally different as your papa and he."

"I know that, mamma," answered Milly. "It is not easy to think he is really papa's brother."

"He has offered to take Ruby to live with him at Fairfield, Milly. What do you think of that?"

"Oh, mamma, I believe it would kill Ruby!"

"I am not afraid of that. Ruby can hold her own; it would kill you much easier. I have quite made up my mind to let her go. A little

while will do her no harm, and it may do *them* good. She can easily come home if she can't stay. I would much rather we could all be together, dear; but at present I do not see that it would be right for me to refuse your uncle's offer. Well, dear, run down and tell Bernard to come up. Tell them all to come, for I can't trust Dick down there alone with the children. He would think nothing of capsizing them into the river, boat and all."







## CHAPTER IV.

### PERPLEXITIES.

**O**NE morning about a week after Uncle Richard's departure the following letter bearing the Fairfield post-mark reached Mrs. Warren:—

Mill Street, Fairfield, *Oct. 21st*, 18—.

DEAR SISTER,—I write these few lines to inform you that as I was in London last week on business I made some arrangements for you, with which I hope you will be pleased.

In the first place, I have procured a situation for your eldest son in a good mercantile house, with which I have had dealings for many years. There are half-a-dozen clerks in the office, and Bernard will of course take his place under all these. It is not customary for the Messrs. Bainbridge to give any salary the first year to their junior clerks, it being considered no mean thing to be received into their office even without payment; but upon my representation of your circumstances, they very kindly expressed their

willingness to make an exception in favour of your son. He will therefore receive twenty pounds the first year, which will keep him in clothes, and help to pay the house-rent. That being settled, and having some little time at my disposal I looked out an abode for you, and rented it from the November term. It is a flat in a quiet street, within walking distance of Bainbridge's warehouse in Chapel Square; so all that remains to be done now is for you to see about packing up your goods and chattels. I shall come to Warner's Chase towards the end of next week, to make the final arrangements, when I expect you will have Ruby ready to accompany me. My housekeeper is quite willing to take her in charge. I forgot to mention that in the locality where your new house is situated there is a good opening for teaching. It has occurred to me that your best plan would be to open a small school; but we can discuss that matter when I come next week. In the meantime, hoping this will find you all in good health, I am, yours sincerely,

RICHARD WARREN.

Mrs. Warren was alone in the dining-room in the subdued and still brightness of the early morning when she received that letter, and she was glad that none of the children's eyes, Milly's most of all, were upon her while she read it.

She let it fall upon her lap, and leaning her arm on her knee, looked sadly out upon the peaceful scene which lay all about Warner's Chase. These golden days, all brightness and unutterable calm, seemed like the breathing space before some great conflict, the stillness which ever precedes a storm, a pause in the falling year before the sharp bitter reign of winter. Into Agnes Warren's heart that quiet morning there crept a bitterness which had not touched it even in all the sorrow which had gone before. Life had to be faced now, and oh, it was hard—how hard, only God knew! There was something within which rose in resentment, too, against the tone of Richard Warren's letter. It made her feel most acutely that he regarded them in the light of a burden upon him, and yet, in the bank at Fairfield, and elsewhere too, there were many thousands of pounds lying to his account. But greed of gold had taken possession of the man's heart, and eaten up or else choked what kindly feelings and generous impulses might in earlier years have had an abiding place there.

The children were all out of doors in the pleasant sunshine, playing in the paddock beyond the shrubbery, and sometimes Dick's loud cheery laugh and the shrill treble of the twins rang out upon the air, telling that there was some fun going on amongst them.

Mrs. Warren sat still awhile picturing these happy spirits pent up in a close city street, then rising with a half sob she rang the bell, and requested the maid who answered it to send Ruby into the house. It was some little time before Ruby came flying into the dining-room with her elfin locks tossed wildly below her scarlet hood, her cheeks flushed like the bloom on a Lancaster rose, her beautiful eyes dancing with the light, joy and excitement of childhood.

"Oh, mamma, what is it you want? we were having such a splendid game," she cried breathlessly. "I was really quite angry at having to come in."

"Take off your hood, Ruby, and sit down beside me, dear, on this stool," said Mrs. Warren. "I want to talk to you."

Ruby looked discontented; but her mother's face was so serious and anxious that she obeyed reluctantly enough.

"What is it, mamma?" she asked, plumping down on the stool, and looking up into her mother's face.

"I have had a letter from Uncle Richard this morning, Ruby."

"Is that all? I *hope* he isn't coming again, mamma," said Ruby with emphasis.

"He is coming again next week, dear; but that is not just what I want to talk about. There is

something in this letter which concerns you, so I sent for you to tell you about it."

Ruby opened her big eyes very wide, and waited for the rest!

"My dear, Uncle Richard has offered to take you to live with him at Fairfield for a time, and to see that your education is finished there. I am very sorry to part with my little girl, but you know, Ruby, your papa's death has left us very poor, and I cannot afford to keep all my children at home. We are going to remove to London, where Uncle Richard has obtained a situation for Bernard, and where Milly and I will open a school."

Wider still opened Ruby's big eyes, and it was quite a minute before she spoke a word.

"Milly told me we were going to London, mamma, and I thought it would be very nice," said she thoughtfully at last. "But she didn't tell me I was to go to Fairfield to Uncle Richard's."

"It wasn't quite settled; indeed it is not settled yet, till I see how you think of it. You see, Ruby, Uncle Richard is able to give you advantages which I could not, and if you will only be gentle, dear, and try and put a bridle on your hasty tongue, I have no doubt you will be happy at Uncle Richard's."

Ruby sat for a little time in silence looking out



of the window. Her mother could not divine her thoughts from the expression on her face.

"Is Uncle Richard *very* rich, mamma?" she asked at length very soberly.

"Yes, dear; I believe he is a very wealthy man."

"I hate Uncle Richard, mamma. He is a mean, cross, stingy old bear," said Ruby without emphasis or emotion, but in a perfectly matter-of-fact tone, as if the thing could admit of no doubt.

"My dear, hush! that is not a way to speak."

"Why, mamma, it is true, so there can be no harm in it; and Bernard calls him some really awful names," said Ruby serenely.

"Well, mamma, when I go to Uncle Richard's I'll make him buy me a pony and a little carriage, and ever so many things—see if I don't."

Mrs. Warren smiled, but did not say that if Uncle Richard provided the necessaries of life, it would be all that could be expected of him.

"Then you are quite willing to go, dear?"

"Oh, quite, and if I don't get some fun, and some new clothes and a pony too, my name isn't Ruby Warren," said Ruby with all the assurance of a woman conscious of her own power. "I suppose Uncle Richard will take me to London sometimes to see you."

"Oh, yes, I daresay he will, my dear. I am



thankful you are willing to do what seems right and best just now; it has saved me considerable anxiety and pain," said Mrs. Warren, and she stooped and kissed Ruby's pretty face; and yet there was a feeling in her heart which partook both of anxiety and pain. There was something in Ruby which jarred upon her, and which she could not understand. There was exhibited in her character already something of Uncle Richard's spirit—a worldly-mindedness, a strange grasping after the good things of this life, which Mrs. Warren did not like to see. So that talk with Ruby, though satisfactory in its results, did not tend to lessen the burden of care lying on the widow's heart. It seemed to her that Ruby most of all required her constant, watchful, prayerful supervision; but how could she spare Milly to Uncle Richard? With that thought she tried to still the misgivings which would arise from Ruby's settlement at Fairfield.

Early in the next week Uncle Richard came, and after staying a day or two, returned to Fairfield with Ruby.

A few days later there were many sore hearts in Warrendene, for the widow and the fatherless had gone to seek their fortunes in the great sea of London, and all trace of the Warrens had departed from Warner's Chase.



## CHAPTER V.

### FAIRFIELD.

**M**R. RICHARD WARREN left Warner's Chase with Ruby in time to catch the afternoon train for the north. The coachman drove them to the station, and when he bade his master's second daughter good-bye he looked compassionately at her, pitying her with all his soul. Mr. Richard Warren was no favourite with the servants at the Chase.

The train was very late, and Ruby was thoroughly chilled before it puffed into the station. Uncle Richard opened the door of a third-class carriage, hastily bundled her and her trunk into one compartment, jumped in himself, and shut the door. It was a long open draughty carriage, with uncushioned and not too clean seats, and smelling of beer and tobacco. Ruby curled up her dainty nose, spread her waterproof carefully on the seat, and perched herself discontentedly in a corner. These things Uncle Richard noted, and smiled a grim smile.

"How long does it take to get to Fairfield, uncle?" inquired Ruby, as they steamed through the tunnel.

"The train is due at 5.45," said her uncle; "but if we get there before six it will be a miracle. There is no such thing as punctuality on this branch of the line."

Ruby looked dismayed.

"Three hours, Uncle Richard! Dear me, I shall be frozen to death before I get to Fairfield. Couldn't we get out at the next station and go into a first-class carriage? They have pans for the feet in them, and they are clean, and don't smell as this one does."

"No; we can't," was all the reply Uncle Richard vouchsafed.

"Papa always travelled first-class. I am sure all gentlemen do," said Ruby in her calmest manner; but if Uncle Richard detected her unconscious sarcasm he did not notice it.

"If your father had been content with third-class travelling, Ruby," he said severely, "his family would not have been left beggars."

Ruby was not sensitive by nature, so that the remark did not hurt. How Milly's fair face would have flushed and her eyes drooped had she heard her uncle's words!

"You are a very disagreeable kind of man, Uncle Richard," said Ruby quietly. "Well, I

must try and get to sleep in case I *do* freeze. Do you have any fires at Fairfield?"

"Of course. Shut your eyes, child, and give your tongue a rest," he said crossly, and pulling his *Commercial Gazette* from his pocket, began to scan its pages.

In spite of the cold and the jolting, and the general discomfort of her position, Ruby did fall asleep, and slept soundly too, until Uncle Richard tugged her shoulder and bade her get up, for they were at their journey's end.

"Why, Uncle Richard, it can't be Fairfield yet," she said sleepily. "Why didn't you wake me before?"

"Because I did not want to," he replied. "Here, gather up your waterproof and your bag. See you don't leave anything behind."

Ruby recovered her scattered wits, gathered up her belongings, and jumped out upon the platform. It was a large commodious station, but dreary and badly lighted; and Ruby could hear the rain lashing on the glass roof, telling that it was stormy outside.

"It's very wet," said Uncle Richard, meditatively eyeing first Ruby and then her trunk.

"You don't keep a carriage, mamma told me. Are there no cabs here?" asked Ruby.

"Yes, but cabs cost money; had it been dry we could have walked, and I could have sent one of

the boys from the works for your box to-morrow; but there's no help for it, so come along."

Uncle Richard carried the trunk himself out to the station inclosure, and, knowing him too well, the porters left him to do so in peace; but they did look with curiosity at the little girl in mourning walking by his side, and wondered where old Warren had picked her up.

Mill Street was only a little way from the station, so a few minutes brought them to the dingy house by the works. When Ruby stepped out and looked about her she saw a big square red-brick house, blackened by the smoke from the vast chimneys towering by its side. One dim light shone in one of the windows, and she stood shivering on the sloppy pavement waiting while her uncle settled with the cabman, and feeling so homesick and miserable, that, unusual as it would have been, she could have cried outright.

The cabman drove away muttering something under his breath; then Uncle Richard knocked, took a key from his pocket, and threw open the door. It was as dark within as without, and so still that Ruby felt doubly depressed.

"Hannah, where are you?" called out the master gruffly. Then Ruby heard sounds proceeding from a distant part of the house, and presently the glimmer of a light appeared at the end of what seemed to be a long passage. It





RUBY CONFIDED TO THE HOUSEKEEPER.





came nearer, till Ruby discerned the figure of a tall spare angular woman clad in a stiff black gown, made very short and scanty.

“Hannah, this is my niece Ruby Warren. Ruby, this is my housekeeper Hannah Proctor,” said Uncle Richard.

Hannah bowed, and offered to take Ruby’s things from her; but Ruby held back. That grim forbidding face and stony eye made her afraid.

“Take the child upstairs, Hannah, and be kind to her. See that there is a good fire in the dining-room, and get the tea ready as quickly as you can,” he said crustily, and again the grim woman inclined her head, and turned to lead the way upstairs.

“Get the tea ready!” Visions of a cosy substantial dinner vanished from Ruby’s mind, and she followed her uncle’s housekeeper upstairs, and pinched herself to discover whether she was dreaming or not. It was all so unreal and ghostly, and so altogether miserable. Presently Hannah paused and opened one of a long row of doors in a wide corridor, shading the candle with her hand lest a gust of cold air should extinguish it. The room they entered was large and cold and desolate, furnished in substantial mahogany, and in the corner a great four-poster bed, hung with dingy drab curtains which reminded Ruby of a funeral. How awful to sleep in that thing alone!

“This will be your room, miss,” said Hannah, setting down the candle on the dressing table. “The master said you were to have the best bedroom. There is a closet there to hang your clothes in, and I emptied the drawers there for your underclothing. I think everything is all right. You will excuse me waiting upon you, for, as you heard, the master desires tea got ready at once. Please to put out the candle and bring it down when you are ready.”

So saying, the grim woman took her departure. Ruby sat down on a chair and looked round the dismal room, which appeared weird and ghostly in the flickering candle-light. After a struggle to keep back some rebellious tears, she burst out laughing. She rose presently, and began a tour of investigation round the room, ending with the closet, which opened at the head of the bed, and was rather an uncomfortable place to think about, if you were lying awake in the middle of the night.

“I fancy I shall have had enough of Uncle Richard’s in about three days,” she said to herself, coming back to the old-fashioned mirror, and beginning to brush her hair. “I won’t mind washing my face; there’s nobody here to care whether I’m smart or not.” She tossed off her boots and left them lying in the middle of the room, then drawing on her slippers, snatched up the candle (not

observing that a big drop of grease fell on the immaculate polish of the dressing-table), and ran off down-stairs two steps at a time. The clatter of cups guided her to the dining-room, a large barren place, meagrely furnished, and lit by one small oil-lamp. Ruby wondered whether Uncle Richard and the griffin, as she had mentally christened the grim housekeeper, called that big lump of coal with the few red embers smouldering beneath it a good fire. Uncle Richard was sitting close to it, rubbing his hands together, trying to cheat himself into the belief that he was getting warmth and comfort at his fireside.

"Come to the fire, Ruby. Any warmer yet, eh?" he said not unkindly.

"No; I'm nearly dead, Uncle Richard; but it's no use coming over there. I don't see any fire," replied the undaunted, seating herself on the sofa. "Perhaps I'll get used to cold by and by, and not mind it."

The griffin paused in her work of setting the table and took a long look at Ruby's face, which she met with perfect self-possession.

"I think you might get a piece of wood, Hannah, and try and make a blaze. We must have some comfort to-night. It is a long journey to Warrendene, and my niece is accustomed to plenty of heat," said Mr. Warren, looking somewhat appealingly at his housekeeper.

“Yes, uncle; I’m just thinking what a perfectly delightful fire there will be in the drawing-room at home, and how jolly they will all be round it. I wish they could see me. Wouldn’t Dick squeal?”

Again the griffin stared at Ruby, then departed to the kitchen, returning by and by with two tiny morsels of stick, which she poked in among the dim red embers, and which by and by awoke into a sudden and cheerful blaze. Seeing that, Ruby crept closer to the hearth, and kneeling down, held up her chilled fingers before it, and then looked meditatively into her uncle’s hard face. Somehow he felt uncomfortable under that clear questioning, almost wondering gaze.

“Uncle Richard!”

“Well, child?”

“Are you a rich man?”

“If I am, it is thrift, economy, and self-denial which have made me so.”

“And do you never have a better fire, nor more light, nor a good dinner, Uncle Richard?”

“I have enough to satisfy my wants. I can be content with very little; it is a great and useful lesson to learn, my girl—contentment with little.”

“Are you happy, Uncle Richard?” queried Ruby, with her clear soul-searching eyes still on the face of her uncle. She was a most persistent questioner, devoid of fear or awe, and would not be evaded.

"The Bible says these things can't give happiness," he replied, and he wished Hannah would make haste to bring in tea.

"What do you do with all your money, Uncle Richard?"

"I have laid it past for old age or rainy days, child, as all prudent people do."

"And if you died to-morrow you couldn't take even one tiny sixpence with you. How very stupid you must be, Uncle Richard, never to think of that!" said Ruby, jumping up. "Oh! I wish I was at home!"

Just then Hannah brought in a tea-pot and a plate with some thin slices of buttered bread; and Ruby took her place, as any woman might have done, at the head of the table. She spoke at random at all times, never weighing nor remembering her words, but to-night her chance remarks had gone straight as an arrow to the mark.

Mr. Richard Warren did not sleep well that night, for one sentence rang its strange prophetic changes in his ear:

"And if you died to-morrow you couldn't take even one tiny sixpence with you. How very stupid you must be!"

Ay, stupid, not for time alone, but for eternity, Mr. Richard Warren!





## CHAPTER VI.

### DREAMS OF YOUTH.

“**N**OW, then, mother, how do you suppose a fellow’s going to exist here?”

These words fell ruefully from Dick Warren’s lips on the morning after their arrival in London. For one moment his mother did not answer him, for her heart was sick within her. They had arrived in the great city late on the previous evening, and, seen in the more cheerful glow of fire and gaslight, their new home had looked comfortable enough. But now, in the gray raw light of a disagreeable November morning, it seemed cheerless indeed.

Silver Street was quiet, retired, and dingy enough, and Mrs. Warren thought that surely No. 15 must be the dingiest house in the row. The furniture was old, faded, and shabby, the walls and roofs grimy and smoke-discoloured, the latter adorned by many cheap and gaudy prints which to a cultured and artistic eye were most painful to look upon.

The room where Dick gave utterance to his dismal speech was the dining-room of the house, the drawing-room being on the opposite side of the landing. Breakfast was on the table, but as yet the twins were soundly sleeping, and Bernard and Milly scarcely dressed. It was nearly nine o'clock, but the light of London was as gray as a winter dawn at Warrendene; a thick mist enveloped the city, and Dick could not even see the other side of the narrow street, he could only hear a subdued and hollow roar which told that they were indeed in the heart of London, and that all about them the pulse of its mighty and many-sided life was throbbing with all the bustle and energy of the new day.

"We will get used to it, Dick dear," said Mrs. Warren at length, trying to speak cheerfully; "you must not think London is always enveloped in this mist and darkness. I remember when I was here with your papa, many years ago, the air was as fresh, pleasant, and sunshiny as it is at the Chase; and I remember we drove through a beautiful park where the grass and trees were as green and lovely as our own. Perhaps that park or such another may be quite near to us; and so you see Dot and Nannie will forget sometimes that we are in the city."

Dick did not answer, for there was a lump in his throat. At that very hour yesterday morning

he had fed his rabbits and his guinea-pigs, chased with Rover round the paddock, and sent him far down the Warren after a stick. All these frolics were ended now for ever, and his pets had passed into other hands.

"Has Bernard to go to his office this morning, mamma?" he asked by and by, stifling the regrets which could do no good but only harm now.

"Not to begin work, but I will go with him in the forenoon to see his masters," replied Mrs. Warren. "Milly and he are very lazy this morning—oh! here they are."

Strange to say, Bernard was the most cheerful of the party that morning, and talked away so pleasantly that his mother was surprised and pleased. Milly only knew the secret of the change. The night before he had been so cross that nobody had dared to speak with him; but after he had gone to his room Milly stole up after him, and had begged him so hard to have more consideration for their mother that he had been made ashamed and all his better feelings roused. Bernard Warren was naturally selfish, and his father's fond indulgence had not improved him in that respect.

"I wonder how Ruby is this morning, and how she is liking her new home!" said Mrs. Warren as she took her place at the head of the table. "Dear me! how strange it is to think of our little

Ruby sitting at the head of Uncle Richard's table and pouring out his coffee!"

If they could but have seen poor Ruby at that moment wandering disconsolately through the gaunt house by the works, with the most woe-begone expression on her face, they would not have smiled and talked cheerfully about her.

"Ruby is quite equal to that or anything else," said Bernard, vigorously buttering his bread; "she is really far more like the eldest daughter than you are, Milly."

"I don't know about that," said Mrs. Warren. "Certainly Ruby is very smart and clever, and quite womanly in some of her ideas; but I question if that is better for her."

"Are you going out to-day, mamma?" asked Milly presently.

"Yes, dear; Bernard and I will go to Chapel Square immediately after breakfast. Business men keep early hours, you know, and I want Bernard to make a good impression. Do you feel nervous, my son?"

"Not I," replied Bernard, rather resenting the question. "I don't suppose they'll want me to begin work to-day, for I'd like to take a look round with Dick."

"To-morrow your uncle said they expected you to begin your duties. Well, Milly dear, can I leave you to dress Dot and Nannie and give them their

breakfast while I am gone? We will not be more than an hour at the most."

"Of course, mamma," replied Milly, and rose at once; for there were sounds of laughter and shrill voices from an adjoining room which told that the twins had opened their eyes for the first time on the light of London.

In a little while Mrs. Warren was ready to accompany Bernard to Chapel Square, and they set out together in the damp unpleasant air to find the place.

Mrs. Warren was glad to keep her veil down over her face, and even Bernard coughed suspiciously once or twice, as country people will do before they grow accustomed to the foggy atmosphere of London. Chapel Square was just like a wide court built round with high warehouses, and having in the centre a little strip of grass inclosed by an iron railing. The premises of the Messrs. Bainbridge were the largest, occupying nearly one side of the square. They were wholesale merchants, doing an extensive trade both at home and abroad. The large warehouse, which entered from the street, was filled with packing-boxes and bales of every kind, and there seemed to be a great number of workmen moving about. Mrs. Warren asked a porter whether she could see one of the heads of the firm; and he led them through the great warehouse and



by a narrow passage to a large light office at the back, where there were a number of clerks busy at work. They were not too busy, however, to glance at the strangers and to whisper to each other that that would be the new junior. Through a baize-covered door at the further end of the office the porter ushered them into the private room of the Messrs. Bainbridge, the occupant of which at that moment was an elderly gentleman of stately and somewhat stern appearance. He rose at once, bowed, and placed a chair for the lady.

"Mrs. Warren, I presume," he said, and looked keenly from her to Bernard, who stood rather awkwardly, it must be confessed, by her side.

"Yes. Mr. Bainbridge?" said Mrs. Warren inquiringly.

"Walter Bainbridge—at your service, madam," he said in his stately way. "This, then, is the lad of whom our friend Mr. Richard Warren spoke to us."

Mrs. Warren bowed, but somehow her usual tact failed her and she could think of nothing to say.

"Well, I suppose Mr. Warren would explain our arrangements to you, madam; and if your son proves himself worthy of our confidence he will not be the loser, I assure you. He has been educated at Eton, I understand, and is a good



scholar. Would you oblige me, my lad, by copying that letter for me while I speak to your mother?"

Then Mrs. Warren recovered her self-possession, and in a few graceful words expressed her gratitude to Mr. Bainbridge. As he listened a softer expression stole into his face, and made it strangely pleasant to see.

"Your son appears to be a smart lad, and his penmanship, I see, is very fine. If only he will apply himself and keep away from evil companions, my dear madam, he may hope to make his fortune in Chapel Square. There has been many a round thousand made in this unpretending corner, Mrs. Warren," said the principal with a smile. An answering smile touched Mrs. Warren's lips, and she rose to go.

"To-morrow Bernard will enter upon his duties?"

"To-morrow, if you please," repeated Mr. Bainbridge. "And he must always be up to time; we are not very tolerant of unpunctuality here, Mrs. Warren, it is one of the sworn foes to the formation of successful business habits. Do you hear that, my lad?"

Bernard smiled, and promised not to be deficient in the virtue of punctuality. Then Mrs. Warren held out her hand to Mr. Bainbridge, and tried to thank him again, but words were

difficult to come, though her wet eyes were eloquent enough. When they were gone that sweet pathetic face would rise up before the mind of the principal, and somewhat distract his attention from his letters.

He was thinking how very different she was from her brother-in-law, and recalling the unfeeling and rather contemptuous terms in which that gentleman had referred to her upon the occasion of his proffering a request for Bernard.

“Well, my son, what do you think of your prospects?” asked Mrs. Warren, as they left the quiet precincts of Chapel Square.

“I’m sure I’ll get on with Mr. Bainbridge, mother,” Bernard answered, and his tone and manner satisfied her heart completely. Somehow that brief interview with the head of Bernard’s firm had taken a great load from the widow’s mind, and now even the fog seemed less disagreeable and impenetrable, on account of the ray of sunshine which had stolen into her heart. Oh, if Bernard would but be all she hoped and prayed for, the little house in Silver Street would be as happy a home as the Chase had been, and the future would be brighter than she had dared to expect. Bernard and Milly were the last to retire to rest that night, and they sat together by the dining-room fire talking over the present

and the future, which to the lad's heart was bright with promise.

"Do you know what I've made up my mind to do, Milly?" he said, breaking the little silence which had fallen upon them unawares.

Milly shook her head.

"I'm going to work hard, and never give in till I accomplish the end I have in view. Can't you guess what it is?"

Again Milly shook her head.

"Mr. Bainbridge said this morning that fortunes could be made in Chapel Square, and I mean to make mine there, and then buy back the Chase, and make it into a model estate."

Milly sat very still, her heart stirred within her; yet, girl though she was, she knew what a great undertaking was that of which her brother spoke. "You will be an old man before that, Bernard," she said at last.

"No; in my prime. I only know now what a dear old place the Chase is, and how much I loved it. I suppose all those who have an ancestral home like ours must feel the same," said Bernard, speaking with conscious pride, for not many families could boast that their heritage had passed in a direct line from father to son through so many generations. Pride of birth was indeed Bernard Warren's besetting sin, and it had been fostered by his school training. It is a curious thing how

even among lads at school social standing is a matter of such speculation and paramount importance.

“Oh, Bernard!” cried Milly with all her heart in her voice, “I hope mamma will live to see that day.”

“She will,” said Bernard confidently, “and we’ll have a jolly good time all round, though we shall be men and women, and perhaps you will be somebody’s wife, and somebody’s mother too.”

Milly laughed, and the subject was laid aside.

Bernard Warren fell asleep that night with his head and heart full of burning hopes and steadfast resolutions. To him the thing he had set himself to accomplish seemed an easy task, for to the buoyant heart of youth all things are possible. But in the path many lions awaited him, and unless he buckled on his armour, and set his face manfully to fight and conquer them, there would be no fulfilment of his bright and roseate dreams.





## CHAPTER VII.

### POOR RUBY.

**I**T seemed to Ruby Warren that the sun never shone in Fairfield. If it did, very few sunbeams ever found their way into the dingy house by the works. To a child of Ruby's restless temperament the big desolate dwelling, with its oppressive stillness, the dreary round of life unbroken by anything more exciting than the sombre meal-times, were nearly intolerable. She felt like a caged bird, beating its wings against the bars, and longing for the blueness of the sky, the freshness of field and hedge and tree, and the glorious freedom of the winds of heaven.

Mistress Hannah Proctor totally ignored the existence of her master's niece. She had resented her advent, and had declined to go out of her ordinary way to make the house more cheerful or bearable to the child. There was no love lost between them, and Ruby, not being of a particularly magnanimous nature, did her utmost to



tease the grim woman who had the care of her uncle's household. Her smart and impertinent tongue found delight in saying things to hurt and annoy Mistress Hannah, and though to all outward appearance she was the most strong and impregnable of human beings, Ruby's sharp eyes detected sometimes a dull red flush on her cheek, or a flash in her eye, which told that her shafts had gone home. But even teasing the griffin soon lost its charm, and Ruby began to wonder *what* she could do to pass the time. At home she had been an insatiable reader of story-books, but none of these were to be found on Uncle Richard's shelves. His literature was of too ponderous a nature for the taste of his niece, so after one investigation of the library his pet volumes were left undisturbed. Lessons had of yore been irksome to Ruby, for though an apt enough scholar, she was indolent in the extreme; but now in retrospect the hours spent in the school-room at the Chase, over history books, atlases, and arithmetic, seemed invested with a halo of romance and fascination. She even remembered with tenderness the spindle-legged piano, whereat she had practised scales and five-finger exercises, and Czerny's pieces for young beginners. Oh how welcome and melodious would its tuneless notes sound in this dreary house! She remembered that her mother had said that

her education was to be finished at Fairfield; so when a week had dragged itself away, she determined to speak to her uncle on the subject. She did not stand in the slightest awe of him, though his looks sometimes were grim enough to frighten an older person than Ruby.

It was at breakfast that she broached the subject, after her uncle had despatched his letters and begun his second cup of coffee. The dining-room at meal-times was a strange, almost pathetic picture. The grim old man with his iron-gray hair and stern face, and the fair little girl in deep mourning sitting demurely behind the urn and attending to his wants with all a woman's calmness of demeanour. There was seldom a word spoken; Richard Warren had been so long accustomed to solitude that he even forgot at times the very presence of his brother's child in his home.

"I say, uncle, am I to have a governess here?" said Ruby in her matter-of-fact way. "Mamma said my education was to be finished here, and I wish the governess would come, for I'm tired to death of having nothing to do."

Uncle Richard set down his coffee-cup and looked at Ruby's complacent face meditatively for a few minutes. There certainly had been something said at the Chase about Ruby's education, but he had thought no more of it.

“How old are you, Ruby?” he asked after a while.

“Thirteen, nearly.”

“And what can you do?”

“Read and write. My writing is frightfully bad, though, and Milly was teaching me proportion, in arithmetic, while papa was ill. I can play, too, some scales and things, and ‘God save the Queen.’ Won’t you get me a piano, Uncle Richard?”

“You would have no objections, I suppose, to going to school,” said Uncle Richard, ignoring utterly the latter part of Ruby’s speech.

“No, I should like it above all things,” said Ruby eagerly, picturing the delightful change school would be from the stillness and monotony of her new home.

“Very well, I’ll make inquiries in the town to-day about the schools,” he said ungraciously. “You needn’t weary here; if you would learn to do things about the house.”

Ruby looked amazed, then a little indignant, but she did not speak, lest a hasty word might change the decision about the school. There was no more said about it then, and presently Uncle Richard rose to go.

Instead of leaving the house at once, Ruby heard him go into the kitchen, and wondered whether it was to tell Hannah about the school.

She rose and drawing her uncle's easy-chair close up to the hearth, curled herself up in it, and fell to dreaming of the happy change school life would be. Thus Hannah found her when she came in by and by to remove the breakfast tray.

"You are to help to clear the table, miss," she said, in her quietly aggravating way, "and then you are to make your bed, and tidy your own room. So the master said."

"Has Uncle Richard gone out?"

"Yes."

"Because if he hasn't you might tell him I'm not a housemaid," was all the reply Ruby vouchsafed, and reaching for the poker, she was about to break up the coal on the fire, when Hannah grasped her arm. It was a positive pain to her to see the flames consuming the fuel, so had her habits of penury gained the complete mastery over her.

"You can't waste your uncle's substance, child," she said harshly. "What's warm enough for him is surely warm enough for you. It was a bad day for this house when you came into it."

"You may as well be quiet, Proctor, for I *will* poke the fire," she said in a quietly aggravating way. "At home no servant would have dared to speak to mamma as you speak to Uncle Richard and to me."

Not pleasant to see at that moment was the face of Hannah Proctor. Never in her life had she been so spoken to, and it would have been an infinite relief to her to have whipped Ruby at that moment. But the child looked at her in fearless defiance, and she could think of nothing to say.

"If you won't make your own bed, miss, you must just lie on it as it is, and you must clean your own boots too, for *I* won't do these things for you," she said sullenly.

"Very well, do just as you please. I daresay I can sleep very well on the bed though it isn't made, and I'm quite willing to go out with dirty boots. I daresay the folks in Fairfield will know very well blacking is grudged, though it *is* made in the works," said Ruby. "I'll tell you what, Proctor, if I were like you and Uncle Richard I'd much rather die and be done with it, for you're of no use or good in the world that I can see."

Against such a sharp tongue what chance had Hannah Proctor? None. So she had but to slink away to the kitchen and nurse her resentment and wrath against the interloper, and to devise some scheme whereby she could be rid of her, or else subdue her into a proper frame of mind. But that was a task requiring a much cleverer brain than that of Hannah Proctor.

At dinner-time Ruby anxiously waited to hear



whether Uncle Richard had been down town to inquire about the schools; but he did not mention the subject either then or at any other time that day, and Ruby retired to rest in a very unsatisfactory and anxious state of mind.

After Ruby was safely upstairs Mr. Warren rang the bell for his housekeeper, and bade her sit down, as he wished to talk to her about his niece.

Hannah's grim face grew grimmer, if that were possible, at mention of Ruby's name; but she ventured no remark till her master put a direct question to her.

"The child wants to go to school, it appears," he said; "what do you think of it? Do you know anything about the Fairfield schools?" Mistress Hannah shook her head.

"I have no right to say what should or shouldn't be, sir," she said. "But it seems to me that your niece has sufficient forwardness already. Her tongue is something terrible, and going to school among so many other unruly children doesn't seem to me to be the best thing for her."

"I thought it would be the cheapest, Hannah—the cheapest," he repeated with emphasis; "what would you suggest?"

"I have no right to say what you should or shouldn't do, master," repeated Hannah; but her master knew quite well she had some plan in

her head, which would probably be the best and cheapest in the end. As he had said to Ruby's mother she was a perfect genius at reducing expenses.

"The child spoke of a governess; but governesses are expensive institutions, they expect such extravagant wages and board."

"Not if you get the right kind. I have a niece in Freshbury quite capable of teaching. Her health failed her, and she had to give up her school in Dorsetshire. I daresay she'd be glad enough to come here for a home and a very small salary, and being my own, I could learn her our ways better than a stranger."

Mr. Richard Warren's eyes brightened. He was glad to find so easy a way out of his difficulty.

"Very well, Hannah, I'll leave you to settle the whole thing. I know you'll consider expense as well or better than I could do myself," he said in tones of great satisfaction.

"Very well, sir," replied Hannah. "I'll write to Ellen to-morrow, or go down and see her; perhaps that would be better," replied Hannah as much pleased as her master. "It will make a difference to the household expenses, of course, though Ellen, not being very strong, doesn't eat much; your niece has a great appetite, sir. She prowls round the cupboards and into the larder—all day I have just to watch her."

“Growing girls always eat voraciously. You must just study to make plenty of substantial and plain food, of which a little goes a long way. Dear me, it is very wrong of people like my deceased brother to bring up families on such extravagant principles. The child actually asked me to buy a piano for her to-day.”

“There’s nothing she isn’t bold enough to ask for,” said Mistress Hannah, rising as she spoke. “She’s been sinfully spoiled if ever child was; but I’m trusting to Ellen Travers to break her in a bit. She used to be the best disciplinarian in Dorsetshire, I’ve heard. Well, sir, good-night.”

“Good-night, Hannah,” replied Mr. Warren, and a few minutes afterwards he very carefully raked out every dull red ember from the fire, and went away in the dark, as was his wont, to his cold and cheerless bed-chamber upstairs.





## CHAPTER VIII.

### THE BEGINNING.

**I**N a few days there was placed upon the door of No. 15 Silver Street a big brass plate, which announced that within there was a day-school for young children. Mr. Walter Bainbridge had interested himself on Mrs. Warren's account, and had secured for her a few pupils; and when the establishment of the school became known in the district, the little school-room was soon comfortably filled. Very speedily Mrs. Warren and Milly became interested in the work. Dick was sent to school, and the twins sat beside the very little ones on the bench near the fire, and so the new life began. It promised fair. Bernard was enthusiastic about his new occupation, full of praises of his employers, especially of Mr. Walter Bainbridge, who seemed to have taken kindly to the lad from the beginning. Mrs. Warren met him accidentally in the street one day, and stopped to ask how Bernard was performing his duties. The prin-

cipal spoke of him in terms of unmeasured praise.

“If he goes on as he has begun, my dear Mrs. Warren, he will become a successful and prosperous business man. He has a capital head for business, and he never needs to be told a thing twice.”

Like wine to the widow's heart was such hearty commendation of her boy.

“Yes, I am highly pleased with him,” repeated Mr. Bainbridge with emphasis, “and I like the lad; there is a fearlessness about him which wins one. Well, I must be going. Come out to Queen's Gate and see Mrs. Bainbridge. She would have come to see you, I am sure, only she is a confirmed invalid.”

Mrs. Warren expressed her sympathy, warmly thanked the merchant, and bade him good-afternoon. Almost too good to be true seemed this marvellous change in Bernard. He seemed to have become a man all at once, and to have laid aside his careless, reckless ways, indolence, and love of ease, and all the other weak attributes of his character which had caused her so many anxious hours in the past.

The other junior clerk in the office with Bernard was a nephew of Mr. Bainbridge, the only son of his widowed sister. He was about Bernard's age, and naturally the two drew together.



In some respects they were not unlike. For young Philip Seymour also had been reared in an affluent home, and being an only child had been most foolishly indulged. His father's early death had left his mother in somewhat straitened circumstances, and she had gladly accepted her brother's offer of a situation for Philip in his office. The lad had now been with his uncle for nine months, and was simply tolerated for his mother's sake. He had none of the attributes which go to form the character of a man likely to attain success in the commercial world. He was indolent, selfish, fond of pleasure, and an adept at spending money, though he did not yet know how to earn it; in fact, Philip Seymour was a constant thorn in the flesh of his employers. He had a certain gay and pleasant way with him which won on people at first, until he revealed his inner self which was much less loveable.

Being the only young lad in the office, it may be imagined that he regarded with interest the advent of Bernard Warren. For several days, however, he did not seek to make any advances, but watched, and tried to divine what manner of fellow he was, before trying to make friends with the new-comer. Bernard troubled his head very little about him. He saw that Philip was idle, and often reproved by the head clerk; he also heard his pert and unbecoming replies, and formed an

estimate of his character. One day about a fortnight after he had entered Bainbridge's he found Philip Seymour waiting for him at the door. Bernard nodded to him, and was about to pass on; but Philip came alongside, took his arm, and said pleasantly:

"I say, Warren, I don't see, when we are the only two young ones in the office, that we should hold aloof from each other. Why can't we be chums? I'm willing, are you?"

To such a direct question what answer could Bernard make? He murmured something about being very happy, but it was not said very cordially.

"I know I ought to have come forward first," said Philip; "but I wanted to see what sort you were. The fellow before you was an awful prig. We were chummy for a while, but he peached on me to the governor, so I let him drop. You wouldn't be such a sneak, I know."

"No; I wouldn't peach on a chum," said Bernard sincerely. "At Eton any fellow who did that was sent to Coventry. He might as well take himself off from school at once, as everybody turned the cold shoulder on him."

"Were you at Eton? I was at Harrow. I say, we are like each other. I expected to go to Cambridge, you know; but my father died, and I had to come to this wretched place. How do you like London?"

"I don't know yet. I like the office though."

"Do you?" said Philip with a grimace. "On that point we will agree to differ, but you'll change your mind soon. The governor's an awful screw. Would you believe it? he doesn't make a bit of difference to me, though my mother is his sister; it's a confounded shame!"

"I think you have a pretty good berth; you don't work very hard," said Bernard candidly.

Philip laughed.

"Do as little as you can, and get as much for it as possible—that's my motto, and it pays in the end," he said with a manly air. "There's no conscience in the employment of labour, as you will soon find out. Well, I say, tell me how many brothers and sisters you have. I have none, you know."

"I have four sisters and one brother," replied Bernard more pleasantly, for it was not easy to resist Philip's winning manner. "Won't you come home to tea now and see them? My mother would be very glad, I know."

"Oh! thanks—not to-day; my mother would think I was killed. It's a kind of bore, Warren, being an only son—the mother thinks so much of you, you know, she can't let you out of her sight."

Somehow the tone of his companion's remarks jarred upon Bernard, but he made no reply.

“You’ve scarcely seen much of London yet?” said Philip presently, changing the subject.

“No, very little; my brother Dick and I went to the Tower and St. Paul’s, and had a walk round generally, the two days before I came to the office,” replied Bernard. “You know it very well, I suppose?”

“Oh, yes; I could undertake to pilot you through the most of it,” said Philip. “I have knocked up and down London a good bit in my time. There are a few things worth seeing if you know which way to go and look for them. If you like I’ll take you about a bit to-morrow afternoon. I don’t think I have any engagement.”

“I promised my mother to go out with her my next half-holiday; but I believe it would be better to learn a little about some of the places myself before trying to show them to others. It’s very kind of you to offer.”

“Oh! nothing at all. Well, will you meet me at the corner of the Bank at three? we get a ’bus there to take us a good bit of the way.”

“All right,” said Bernard; “thank you very much.”

“Not at all. Well, this is my way—good-bye! I think we shall be chums. I’m glad you’ve come. It was horridly boring at the office just before you turned up. Well, I’m off; there’s a fellow I know—I must run and speak to him.”

So with a nod Philip strode off. Looking round the corner before he turned into Silver Street, Bernard saw him in close talk with a man who had the appearance of a jockey or horse-dealer; but beyond wondering what acquaintance an office youth in a great city could have with such, he thought no more of it. Next afternoon he was punctual to his appointment, and Philip did not keep him waiting long. It was a clear bracing frosty afternoon, but owing to the shortness of the day they had not the opportunity of seeing much outside.

Philip took his companion first to the Thames Embankment, with which Bernard was greatly delighted. There were numbers of people in the streets, and Philip seemed to know a good many of them. About five o'clock two other lads a little older than Philip, and who had the appearance of mercantile clerks, came and spoke to him. In their company Bernard and Philip went to a restaurant to have tea. But to Bernard's astonishment no tea was brought in, but there was wine and beer on the table, of which the other three partook freely. Not brave enough to withstand their bantering words, Bernard followed their example, and the contents of the glasses soon disappeared. Their talk, though not altogether a mystery, was certainly a surprise to him. They discussed the merits of the most



famous horses on the turf, and sporting events with a familiarity which proved that they were no strangers to the subject. Many of their terms and allusions Bernard did not understand, but he felt out of his element and not at all comfortable in his mind. When they had spent an hour in this way it was suggested that they should adjourn to a neighbouring theatre to see the pantomime then on the stage. Bernard feebly demurred, saying it would be too late before he got home; but Philip only said he would soon grow accustomed to late hours, while the others smiled in a manner which effectually silenced the lad's remonstrances. Evidently they regarded him as an importation from the country; and Bernard, eager to show that he was not so ignorant and innocent as they fancied, banished his uneasy qualms, entered heartily into their foolish talk, and when in the theatre laughed loudest of them all at the wretched buffoonery placed upon the stage for the amusement of the vast audience.

Although they came out before the close of the performance it was much after eleven o'clock when Bernard reached home. He found his mother and Milly waiting for him, with what anxiety and fear was evidenced by the paleness of Mrs. Warren's face and the expression in her eyes.

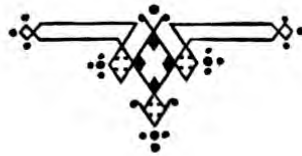
"My son, where have you been? I have been

so anxious thinking of all manner of harm which might have come to you in the city—so late on a Saturday night!” she exclaimed.

Bernard winced. Could he tell them? could he look his mother straight in the face and say where he had been and in what company? Ah no! so he answered evasively:

“We walked a long way, mother, and there was so much to see. Everything is so gay for Christmas, you know, that we never thought it was late. And we had to walk home nearly all the way.”

And that was the beginning.





## CHAPTER IX.

### CONQUERED.

**H**ANNAH went down to Freshbury to see her niece, Ellen Travers, about coming to teach Ruby, but she was too ill to come over to Fairfield for some time. So there was nothing for it but to wait till she was better, and to keep the unruly little girl as much within bounds as possible till then. Ruby knew nothing whatever about the object of Hannah's visit to Freshbury, so that she could not feel either elated or disappointed at the result. All she knew was that Uncle Richard had evidently relinquished all idea of sending her to school, for which Ruby blamed the griffin; so the war between them grew fiercer and fiercer. Oh! if poor Mrs. Warren had only guessed what harm her child was learning at Fairfield, and how every cross and angry and revengeful feeling was being fostered, she would have made haste to bring her home. But she did not know, for Ruby's rare letters contained no complaint—child though she

was, she disdained to complain; and when Uncle Richard wrote he invariably said Ruby was well and happy.

So the year closed, and very early in January there came a breath of delightful warmth and sunshine which made people dream of spring. In sheltered country places green buds and tiny blades began to peep timidly forth, and the song of the birds grew sweeter and stronger day by day. Ruby often wondered if there could be any green or lovely thing in smoky Fairfield, and one sunny day she stole away out of doors without asking, just to try and find out whether the country lay beyond the dull streets of the town. Although busy and densely populated, Fairfield did not cover a large extent of ground; so it was not so very long before Ruby found herself on a wide and pleasant road somewhat resembling the highway from the Chase to Warrendene. In the exuberance of her joy at the sweet fresh air, and the delightful freedom of being alone in the country, to which she had been accustomed, Ruby could have sung aloud. She walked on heedless of time or anything else, and presently climbing over the low fence which skirted the road she crossed a green meadow and climbed up a gentle hill at the other side.

From thence she had a view of the low-lying town, which was enveloped in smoke and the

haze of the winter afternoon. Ruby sighed, looking down at it, and wondered whether, if she lived there all her life, she would get used to it by and by, and never long for anything happier or gayer or sweeter than what was to be found within the four dingy walls of the house by the works.

In a little while the gathering shadows began to warn her she must be seeking her way back to the town. Somehow it seemed longer going home, and it was a very sad, weary, and hungry little maiden who dragged her limbs through the streets after dusk. The lamps were lighted, and as it was the hour when all the factories closed there was a constant stream of people, men, women and girls, thronging the streets. Ruby had never seen so many people at one time in her life, save once at a flower show in Ardenlea, where she and Milly had gone with their father. She felt rather timid, and was glad to reach the street where her uncle lived. The dining-room window was dark and the front door shut; but Ruby slipped round to the back and entered by the kitchen door, to find Hannah sitting by the fire, which had evidently been built up for the evening. The kettle was far back on the grate, and there were no signs or preparations for tea to be seen.

“Has Uncle Richard been in to tea, Hannah?” she asked.



"Of course—in and out again nigh an hour ago," was the harsh retort. "Where have you been?"

"I went away out to try and find the country, and I went too far," said Ruby somewhat meekly. "Will you please to get me some tea, Hannah?—I am very hungry."

Hannah sniffed, laid aside her stocking, and went to the larder, returning with a plate on which lay a slice of bread and butter.

"I can't make a new infusing for you. You had no business to go out without asking, nor to stay so long," said Hannah stolidly.

Ruby looked from the meagre portion on the plate and back to the woman's hard face, scarcely knowing whether to laugh or cry.

"I must have some tea, Hannah, or I shall die of starvation," she said at length; "perhaps the dining-room fire would boil the kettle."

"No, it won't; that's your tea—it's all you've worked for. Anyway, you can take it or not as you like," said Hannah, and resuming her seat she took up her stocking once more.

Ruby made no reply, but walked out of the kitchen and upstairs to her own room, her heart overflowing with a strange mixture of feelings. She took off her hat and jacket and went down to the dining-room again, to find it drearily silent, dark, and uninviting-looking. The fire had been built up, a great piece smouldering above

some dark red embers, and there was no lamp-light. Ruby crept over to the easy-chair, and curling herself up in it gave way to a feeling of intense misery. She could not cry, but sometimes a dry sob would break from her lips, telling how very sore was her heart. It seemed a long long time till she heard Uncle Richard's key grating in the lock. She sat up then, not quite decided whether to go off to bed or to sit still. Presently the old man came in, called gruffly for a light, and sat down on the opposite side of the fire, not noticing Ruby in her corner. Then Hannah came shuffling in carrying the lighted lamp, but she did not let her eyes light on Ruby.

"Hulloa, Ruby! have you got home?" he said grimly. "Where were you?"

Ruby never spoke. Her bosom was heaving, her eyes suspiciously dim.

"I thought you had run away," he said with a grim smile. Then Ruby gave way to a great burst of weeping.

"I wish I *had* run away. If I had any money to take me to mamma, I'd have run away long ago," she sobbed wildly. "I hate this place, I wish I'd never come to it. I wish I was dead! I want to go home! I must go home, Uncle Richard. I can't live here any longer!"

A very uncomfortable man did Richard Warren look at that moment.

"Hulloa, what's all this noise about, eh?" he said. "Have you had your tea?"

"No; that old griffin wouldn't give me any," sobbed Ruby still more violently. "I'm starved here. I never have a good dinner. I believe I sha'n't live long like this. Won't you take me home, Uncle Richard?" she said with sudden wistfulness. "Mamma would pay you, I'm quite sure. Take me home to-morrow."

"Yes," replied Uncle Richard with sudden energy. "I'll take you home to-morrow." Then he rang the bell with a violence which sent the echoes sounding through the house.

In a few minutes Hannah appeared, looking considerably astonished.

"Why didn't you give the child some tea, woman?" he said crustily. "She's famished."

"I offered her good bread and butter, and she wouldn't take it, sir," replied Hannah sullenly. "I couldn't keep the teapot standing boiling till all hours of the night."

"Well, put on the kettle now, and make some tea and toast, and boil an egg too," he said with such energy that there was no disputing it.

"And then see after the child's box being packed. I'm going to take her home to her mother to-morrow."

Which was to Mistress Hannah the pleasantest piece of news she had heard for many a day.



## CHAPTER X.

### ANOTHER CHANGE.

“**M**AMMA dear, you are very tired.”

It was Milly who spoke, and she rose from her seat by the window, and came close to her mother's chair and laid a tender arm about her neck.

“Yes, dear, my strength seems to fail me more than it used to do,” replied Mrs. Warren, and she passed her hand wearily across her brow.

It had been a most trying day. The pupils had been more than usually unruly, and the little school-room had seemed something like a prison-house to poor Squire Warren's widow. It was a very different thing teaching other people's children for four or five hours every day to wiling away a pleasant hour in the wide airy school-room at the Chase. Another thing was troubling Mrs. Warren too. That was Bernard. The half-holiday spent with Philip Seymour in the city had not been the last, and many an evening the lad was out till late, and could give no satisfac-

tory account of his absence. Poor, weak, faulty Bernard Warren! his good resolutions were short-lived indeed, and already the brief bright dream of honourable toil to be crowned in the end by the prize upon which he had set his heart, had vanished, or came to him only at times in a vague longing mingled with remorse.

It was nearly six o'clock, and dusk was beginning to fall. Dick had taken the twins out for their evening walk, to which they looked forward all the long day, and the tired mother was thankful for the brief rest and quiet.

"It is too hard for you to keep a school, mamma," said Milly in her womanly way. "Is there nothing else?"

"I have been thinking, dear, that I will give up the day-school at the close of the quarter, and take pupils for painting and music instead," replied Mrs. Warren. "It is much pleasanter work, and these little ones are very trying. I fear I could not stand it long, Milly."

Milly was silent, but her heart was very sore. Oh, why was life so hard? Why must she look on the weariness and suffering of her beloved mother, and yet be powerless to help? Oh, if she were but a woman grown, so that *she* might take all the pupils and give her mother rest. The girl moved away over to the window and looked out into the quiet street with eyes full of heavy tears.



Suddenly she turned with a start and an exclamation.

“Why, mamma, I am quite sure here are Uncle Richard and Ruby coming up the street! Just come and see.”

Mrs. Warren rose and peered out of the window in a nervous excited manner.

“Yes, dear, you are right. I wonder what can be the meaning of this?”

Before Milly had time to answer Uncle Richard's loud knock sounded at the door, and she ran to open it, her mother following more slowly, but as eagerly. In a moment Ruby was in her mother's arms, clinging to her with a convulsive touch which told something of all the child's longing and home-sickness.

“Well, Agnes,” said Uncle Richard grimly, “you see I've brought your daughter back. She seemed to be fretting after home, so I thought the best thing would be to bring her at once.”

“Thank you, Richard,” said Mrs. Warren, and somehow the tone of her voice made the old man ashamed.

Presently Ruby turned to Milly, hugged her in a most enthusiastic fashion, and pulled her into the school-room. Then she executed a kind of war-dance round the table, and finally plumped down on the floor and had a good cry.

“Oh, Milly, Milly! it's a wonder there's any

of me left to come home," she gasped between her sobs. "Such a place, such a frightful old woman, and you don't get anything to eat; and where are Dick and the rest?"

"Out," replied Milly. "I say, Ruby, you haven't been happy, I fear. You aren't like what you used to be at all."

"No-o," sobbed Ruby; "neither would you at that place. It's worse than being dead. If I'd stayed a day longer there would only have been remains to bring home."

Milly could not but smile at her sister's extravagant talk; she knew Ruby's tongue of old, and how she never paused to weigh her words. We will leave the sisters to their confidences, and see what Uncle Richard had to say to his sister-in-law in the dining-room.

"Has Ruby not been good at Fairfield, Richard?" Mrs. Warren asked somewhat nervously.

"Oh, yes, good enough as children go. The fact is, Agnes, it was a mistake taking Ruby. I thought so at the first; but you were very self-willed about it. She was too wild and high-spirited for our quiet house. She didn't get on with my housekeeper, and that's the short and the long of it. I did well enough with her; but you see it's the women folks that make the peace of a house; and when they don't agree it's a poor enough look-out. Well, how are you, and how's the school?"

"The school is doing well enough, but I am very poorly, Richard. I am seriously thinking of giving it up. The close confinement. doesn't agree with me."

Richard Warren looked somewhat annoyed. Really his brother's relatives were becoming more and more troublesome to him.

"And what will you do instead?" he asked somewhat testily.

"Take private pupils for music and painting alone. It is less wearing," she replied; and for a time there was nothing more said.

"How is the boy doing? Bernard, I mean," was Uncle Richard's next question.

"I hear no complaints about him," was all Mrs. Warren said; but her manner made her brother-in-law feel suspicious that all was not right with him.

"You will remain to-night with us of course, Richard?" said Mrs. Warren, changing the subject.

"If you can put me up, yes. I must go out to Queen's Gate to-night and see Bainbridge on some business. Well, Agnes, are you going to give me Milly now?" he broke off abruptly.

Mrs. Warren started.

"I had not thought of it. Have you not had enough of other people's children in your house, Richard?" she asked with a little smile.

"Ruby did not suit us, and we didn't suit

Ruby," said Richard Warren grimly. "Milly is different; she is more quiet and womanly in her ways. I have always liked her. I want her, Agnes, and I promise you I will be as kind to her as I can."

Never had Mrs. Warren heard her brother-in-law speak with such real kindness.

"Thank you, Richard, I will think over it and talk to Milly," she said gratefully. "I ought to have been less selfish, and allowed her to go at first; but perhaps Ruby's short stay with you may have done her good."

"It may make her more contented at home," said Uncle Richard. "Well, I'll be off before it gets too late. If you agree about Milly she can be ready in the morning, I suppose," he added with his usual business-like haste. "I go at half-past ten."

"I'll see," answered Mrs. Warren; but a heavy sigh followed her words.

When Uncle Richard was gone Ruby came bounding into the dining-room, and sitting down by her mother's side commenced a very vivid recital of the woes she had encountered in the dreary house at Fairfield. Once or twice Mrs. Warren had to gently restrain her tongue, for her little girl was very extravagant in her speech, and was apt to add a little sometimes to make her pictures more striking. But there was suffi-

cient reality in the story to convince Mrs. Warren that Fairfield was not the place for Ruby, and that her going had been a mistake altogether. Presently in came Dick and the twins, followed by Bernard for his tea; and then what a hubbub and a Babel of talk! It seemed to Ruby that never had the twins looked such dear little mortals, and she hugged them to her heart's content. She even felt unfeignedly glad to see Bernard, though in old days at the Chase there had been such constant war between them. After the first excitement of her home-coming wore off Ruby looked so worn and tired that her mother urged her to go to bed, which she did, though they heard her talking through the folding-doors to the irrepressible twins, who prattled back in delight, glad of any excuse to keep awake.

Bernard went out, saying he would not be many minutes. He avoided his mother's eyes, for there was a restless haunting expression in them now which he had brought on but which he did not like to see. Then mother and daughter drew their chairs together by the fire for their quiet talk, for there was something like sisterly confidence between them, and unconsciously Mrs. Warren was learning to lean upon Milly for strength and comfort in her hours of depression and sorrow. Oh! how could she part from her? how spare that gentle presence from among her flock?



"Uncle Richard wishes *you* to go to Fairfield now, Milly," she said at length.

"*Me*, mamma!" repeated Milly with a little start.

"Yes, he seems very anxious; it was you he wanted at the first, but I couldn't spare you. I cannot spare you any better yet, my darling, but his offer has to be considered."

"What do you think, mamma?" asked Milly.

"I don't know what to think, Milly; I am greatly perplexed."

"If you give up school you won't need me at home."

"Not for that; but how can I spare you for many other things, my dear?"

Milly sat a little while in silence.

"If I went there would be one less to keep, mamma," she said at last in that wise womanly way so pathetic to see; "and I believe I could stay very well at Fairfield—I could be quieter than Ruby. I am older, you see, and not so fond of frolics."

"We will see when morning comes," said Mrs. Warren with a great sigh. "Life seems very hard sometimes, dear. It is not always easy to be sure God has not forgotten us."

The subject was not recurred to again that night, but when morning came Uncle Richard did not return to Fairfield alone.



## CHAPTER XI.

### BAD COMPANIONS.

**P**HILIP SEYMOUR'S friendship was very injurious to Bernard Warren. Their tastes agreed, for Bernard was quite as fond of idleness and frolic, of pleasure-seeking and reckless money-spending, as his companion; and it only required a very little persuasion and cautious dealing to induce him to share with Philip in everything. Now Bernard had little or no money to spend, but wherever it came from, Philip had always plenty. He was very generous with it, and paid for Bernard's admission to places of amusement as if it were a mere matter of course. At first Bernard feebly demurred, but Philip would silence him by saying in his pleasant way: "Nothing is lost that a friend gets," or "What's mine is thine," and other things to the same effect. So Bernard lost his independence, a loss which explains much that followed. As his intimacy with Philip increased there was noticeable a considerable difference in the manner

in which his office work was performed. Mr. Walter Bainbridge observed with pain and displeasure the growing friendship between the lads, and at length spoke seriously to Bernard, and very sharply indeed to his nephew, threatening him with dismissal unless he mended his ways. Bernard took his master's rebuke to heart, and for a week or two there was a change for the better; but very soon Philip regained his influence, the quiet evenings at home seemed interminable and very dreary, and the old longing for the excitement of the theatre and the billiard-room became uncontrollable. Bernard was a good billiard-player, for he had learned the game at home; but he was ignorant of any of the tricks and dishonest by-play which were indulged in by the frequenters of the billiard saloon which he visited with Philip. The first few times he played he won, and the excitement of success and the pleasure of making money with such ease grew upon him till it became a perfect passion with him. Many of his evenings were spent in that questionable resort, where smoking and drinking and unseemly talk were the accompaniments of the game. Once or twice when he lost, Philip lent him money to pay, and so this unhappy lad got deeper and deeper in the meshes of sin. It may be imagined that such a way of life told upon him—the healthy hue faded from

his cheek, the lustre from his eye, and the buoyancy from his step. He was thus less fit for his daily duties; his penmanship, instead of improving by constant practice, became less clear and bold, for his hand was often unsteady.

All these things Mr. Bainbridge noted with growing dissatisfaction, but for the poor mother's sake he would hold his tongue yet a while. Before the spring was over, however, Philip Seymour was dismissed from his uncle's employment. They had borne with him long and patiently, but it seemed unavailing; therefore he told his sister it was impossible to keep him any longer. Mrs. Seymour, a woman of very different calibre from Mrs. Warren, was indignant and reproachful, and instead of speaking seriously to her wayward boy, treated him as if he had been very badly used indeed.

Just before closing hours on the evening of the day on which Philip had been dismissed Mr. Bainbridge called Bernard Warren to his private room. The lad obeyed the summons tremblingly, afraid lest his dismissal was to follow his friend's. When he entered Mr. Bainbridge turned and looked at him with a mixture of sternness and compassion on his face.

"Well, Bernard, I have called you just to speak one word of serious warning to you," he said gravely. "We have been obliged to dismiss my

nephew from our employment; and if you continue to follow in the path in which, I regret to say, that foolish and wretched lad has led you, our only alternative will be to follow his dismissal with yours."

Bernard stood silently twirling his thumbs, ready to sink through the ground. Oh! how different this stern rebuke from the words of wise kindly counsel and encouragement he had heard in that very room not many months before!

"My lad, you have a future before you—a life given to you by God for good and noble purposes; and the neglect of your opportunities, the evil misuse of your time and talents, will bring with them a fearful punishment. As you sow so shall you reap; retribution is one of the most relentless of nature's laws. For the sake of your widowed mother, if for nothing else, take warning in time. Apply yourself anew to business, and restore the confidence in you which we have of late unhappily lost."

"Yes, sir, I will try," Bernard murmured in low shame-stricken tones.

"The manner in which you have of late spent your evenings requires more money than either you or my nephew has any right to possess," continued Mr. Bainbridge more gravely still. "There is but one step between temptation and



dishonesty, and remember a character once lost can seldom be retrieved. I have known many—my own young brother among others—who went down to dishonoured graves after an evil life which had its beginning just where you and Philip are now. What may seem to you now to be little more than trifling indulgences—a game of billiards or card-playing, an evening spent in a tavern or theatre, my boy—these are the beginning of the end. Habits once formed are difficult to lay aside. Therefore take care that the habits of youth be good, likely to lead to useful and honourable manhood. You may go now. Lay my words to heart, Bernard; it is out of goodwill to yourself and respect and esteem for your noble mother that I have spoken so plainly.”

So saying the principal turned to his desk, and Bernard left the room, shame-stricken and remorseful, and afraid almost to face his mother. Oh! how ungrateful, how unkind, how selfish he had been to the best of mothers! Bernard walked the way to Silver Street that night with a terrible burden on his mind. It was an unspeakable relief to him to find, when he reached home, that his mother had gone out to call upon the parents of some of her pupils, and Ruby was left to attend to Bernard's tea. He was moody and miserable, and would not speak even to the twins. Dick looked at him curiously

once or twice, but never spoke. The bright, happy, kind-hearted lad had long since ceased to wonder at the strange unaccountable change in Bernard. He supposed it must have something to do with business, and with his being so nearly a man now—he seemed to be so very far removed from him.

“There’s a letter from Milly; and she gets along nicely at Uncle Richard’s,” said talkative Ruby.

“Better than you did?” queried Bernard without much show of interest.

Ruby replied with an expressive grimace.

“What do people get to eat in workhouses?” she asked by and by.

“Thin gruel and some transparent stuff they *call* soup,” said Dick promptly. “So the landlady’s daughter told me one day I saw the workhouse boys go past the street.”

“Then if I’d been Milly I’d rather have gone there than to Uncle Richard’s,” said Ruby. “There would be somebody to speak to, any way.”

“Oh! but you aren’t allowed to speak there,” said Dick; “you do everything by signs.”

“Nonsense!” said Bernard. “Where’s Milly’s letter? I want to see it.”

Ruby reached it from the mantel, and Bernard spread it out and read in Milly’s neat handwriting:

Fairfield, March 13th.

Dear Mamma,—I was so glad to get your letter. It was next best to seeing you. Since I wrote to you before, I have got to be better acquainted with my new home; and I think I shall get on very well. Hannah was not very pleasant at first, but I remembered what you told me, and tried to be kind and to help her as much as I could. I really think she likes me a little now, for she never speaks crossly nor frowns at me as she did at first. Uncle Richard is very kind, and tries to make me comfortable and happy, I know. I try to be grateful and kind to him. I remember about his slippers and the other things you told me about. The only thing which makes me feel rather unhappy is that I have to go to church by myself. Uncle Richard never goes; and it is such a big lonely place, I feel very sad. But at the prayers I can shut my eyes and think I am in church at Warrendene, and that you are all beside me, and papa at the end of the seat. I think perhaps Uncle Richard will go with me some day, if I ask him; but I am timid just yet. I hope you are quite well, and Bernard and Ruby and all the rest. Kiss them all for me. My darling mamma, I cannot help crying just a tiny bit when I am writing this, but I am not unhappy, and I shall see you all soon. I hope you are not tiring yourself, mamma, and that Ruby remem-

bers to have your tea in the mornings. I quite envy her for having things to do for you. Do write soon, and ask all the rest to write. I am, dear mamma, your affectionate daughter,

MILLY.

That letter made Bernard Warren ashamed. The unselfish tone, the patient acceptance of what must be to Milly of all others a most woeful change, the cheerful obedience and remembrance of her mother's wishes—all these reproached the lad to the very heart. How very different it was with him!

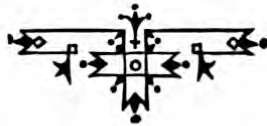
He did not go out of doors that night, and when his mother came home she found him sitting by the fire.

She looked surprised, but spoke cheerfully and pleasantly to him, though he did not answer very readily. Perhaps she guessed the stings of self-reproach were busy within.

She spoke of Milly with thankfulness that she was apparently so happy. But Bernard said very little, and retired early to his room. He sat down by his open window, and looked out upon the vast city lying still under the beauty of spring moon and stars. It was full of peace, but there was a chaos in the lad's breast. Remorse for the past, fear and distrust of the present, trembling resolutions for the future.

If he could only pay back to Philip what he owed, and then break with him for ever, all might yet be well. But how was it to be done? It was nine months yet till his salary would be paid, and how was he to put off his creditor in the meantime? Only one way seemed open to the lad, to trust to a game of chance once more, in the hope that he would win, pay back Philip, and be free.

Only once, and then he would be done with such practices for ever. With that resolution in his mind he went to bed and tossed in an uneasy troubled sleep until the morning.







## CHAPTER XII.

### IN THE MESHES OF SIN.

“**W**HAT came over you last night?”

It was Philip Seymour who asked the question when Bernard and he met after office hours on the following day.

“I didn’t feel inclined to come out,” returned Bernard. “Where are you bound for to-night?”

“Oh, anywhere; Bolton and the rest are to be at Willet’s at eight. Are you going?”

“Are you?”

“I’ve no objections. I say, Bernard, do you think you could make it convenient to pay me that little trifle?” said Philip. “I hate to dun a chum, you know; but I’m not a copper rich, and a fellow can’t get along without the tin.”

“I haven’t it, Phil; but if we go up to Willet’s, I’ll pay you to-morrow. I’ll win to-night; I feel desperate,” replied Bernard, and the tone of his voice made his companion look at him curiously.

“Oh, I say now, you’re not going to turn milk-sop, are you?” he asked somewhat sneeringly.

"I'm getting quite sick of this kind of life, that's the truth, Phil. I can't stand it any longer," he said; "I wish I'd never begun."

"Oh, come, don't croak; if it's because of that trifle you needn't, because I'm not in a desperate hurry to be paid."

"But I'm in a hurry to pay," said Bernard. "But look here, Phil, aren't you on the look-out for something else to do?"

"By and by. I'm enjoying myself very well just now, if I'd a little more cash. Well, shall we walk or 'bus it to Willet's?"

"I'm bound to walk," said Bernard. "I haven't the wherewithal, and I can't have you pay again."

"All right!" answered Philip, who, truth to tell, did not possess the wherewithal himself.

So they trudged on together in silence. Philip had nothing particular to say, and Bernard was in no mood for conversation.

"This country is played out for making anything worth," said Philip by and by, pausing as he spoke to light his pipe. "If I had the needful I'd emigrate."

"Where would you go?" asked Bernard, without much interest.

"To Queensland or Nevada. There's lots of money to be made in the silver mines. Bolton has a chum there who is always wanting him to come out. If he goes I'll go with

him as sure's I'm alive. You see it's different there; a fellow can do what he can't do at home. Everybody works out there, and Jack's as good as his master."

"Well, but you wouldn't work though you were there. You won't do anything here," said Bernard bluntly.

"Well, what's the use? See how you slave day after day in that wretched old office in Chapel Square for a beggarly pittance which will hardly keep you in clothes. In the Sacramento Valley fellows like me and you can make a pound a day. Bolton says so."

"How much money does it take to get there?"

"Oh, a lot more than I can raise in the meantime. Bolton's only waiting for a stroke of good luck at Willet's, and then he'll be off. Hulloo, there he is!" broke off Philip, and whistled to attract the attention of a young man who had turned the corner of a street, and was a few hundred yards in front.

The young man stopped and waited for them, greeting them both by a careless nod. He was older than they by three or four years, and had a dissipated and careworn look, not pleasant to see in one only on the threshold of manhood.

The conversation then turned upon general topics of interest, and a few minutes' sharp walking brought them to their destination.

It was a billiard-saloon of questionable character, snugly hid in an upper room of a respectable-looking house in a quiet street. It was kept by one Willet, and had been the ruin of many young men. There were several persons in the room when the trio entered; all the faces were familiar to Bernard Warren, though he was not personally acquainted with each one. After some talk and some drinking the game began. While it continued Philip nudged Bolton with a smile, and bade him look at Bernard. He was flushed and agitated, and his hand trembled so that there was little chance of success that night. It required a clear head and a steady hand and a far-seeing perception to match with the practised players who frequented Willet's. At first, however, much to Philip's surprise, Bernard won repeatedly. It really seemed as if his own words were to be proved true, and that desperation would ensure success. But at length the luck turned against him, and he began to lose heavily. Philip was not playing himself, and therefore amused himself by watching his friend. But at length even he became alarmed at the recklessness of his play, and at the fast-increasing stakes that he would have to pay. When opportunity permitted he tugged his elbow.

"I say, Bernard, stop," he whispered, "you don't know what you're doing. Do you know

how much you've lost already? And mind, Bolton and Higgins won't wait for their cash, they are too near the wind for that."

Bernard turned upon him fiercely.

"Let me alone," he said savagely. "I know what I'm doing well enough. *You* need not preach to me at anyrate."

Philip shrugged his shoulders, smiled pityingly, and sat down by the fire to smoke. When the game was ended it was found that Bernard owed twenty pounds, which, together with the ten-pound note he already owed to Philip, made a sum which it seemed impossible ever to pay.

"What's to be done?" queried Bolton, glancing significantly at Bernard, who had laid his arms down on the table and buried his face upon them. Philip shook his head.

"He *would* go on, poor wretch. I'm sorry for him."

"So am I, but I must have my money. I've played honestly, and am too hard up to have any pity. As for Higgins, I question if he'll let him out till it's paid."

Philip rose slowly, knocked the ash from his pipe, and looked at Bolton significantly.

"I'll fix it for you. Tell Higgins he can depend on me for the cash here to-morrow night," he said. "Higgins knows me of old. He'll trust me."



Then Philip went over to Bernard and pulled him by the shoulder. "Get up, old man, and let's out of this; it's after ten," he said.

Bernard looked round somewhat confusedly at the sound of the voice. In the intensity of his misery the unhappy lad was oblivious of what was going on around him. But he obeyed Philip's command, and like a child followed him out of the house.

"A pretty kettle of fish you've made of it to-night, Warren!" said Philip when they reached the cool and quiet street. "Couldn't you stop when I warned you?"

"It doesn't matter," said Bernard in a dazed way. "They must just put me in jail. I don't care now what becomes of me."

"Oh, you baby!" cried Philip. "There's an easy enough way out of the scrape if you like to take it. You've a watch in your pocket which will bring more than you owe twice over."

For a moment Bernard looked dumfounded.

"Oh, but I couldn't sell that. It—it was my father's, and an heirloom in our family. It would break my mother's heart."

"Not so badly as it would to hear you were shown up for debt incurred as yours has been," said Philip. "But I don't want you to sell it, you innocent. I am acquainted with a decent old chap who lives not very far from here, and

who will advance the money at once if you leave the watch as security. He'll keep it safely enough for you. He's really a decent old chap, and immensely rich."

It was a great temptation, but for a little Bernard did not speak. He was revolving in his mind how his mother would look, and what she would say when she discovered that the watch she so prized, and which she had so reluctantly given up to Bernard's keeping, had passed into the hands of a money-lender. Oh, what a downfall for one of the most treasured of the heirlooms at Warner's Chase, from the pocket of the Squire to the clutches of one who reaped a rich harvest from the sins of others! But, on the other hand, it was a speedy and sure relief for the present from the burden and nightmare which oppressed him.

"Can we see him to-night?" he asked.

"Oh, yes, the old boy doesn't keep early hours," said Philip; and taking for granted that Bernard was willing to go, he turned and retraced his steps a few yards, Bernard following till they reached a crossing where four streets met. A few minutes' sharp walking brought them to their destination, and just as they entered the doorway of a house which seemed to be very familiar to Philip, all the city clocks rang eleven.

Their knock was followed by a shuffling about

within the house; then the door was opened by an old and exceedingly dirty woman, who ushered them into a small dingy sitting-room dimly lighted and reeking with the odour of strong tobacco. Amidst the fumes of his long pipe sat the proprietor of the place. He blew aside the cloud of smoke, and peered somewhat suspiciously at the intruders. Recognizing Philip at once he bade him good-evening and pointed to chairs. He was an old and most evil-looking fellow, reminding Bernard of some picture of a usurer which he had once seen.

“Well, Abraham, I’ve brought a friend to see you,” said Philip familiarly. “He has got himself into a little difficulty, and I want you to help him out.”

“Happy to see the gentleman, and happy to help him if I can,” said the old man in good English, but with a rather peculiar accent.

“Let Mr. Abraham see your watch, Bernard,” said Philip, and Bernard mechanically drew the precious and costly heirloom from his pocket. The Jew’s eyes glistened as he felt the massive and richly-chased article in his hand.

“Ah! a very pretty toy,” he said musingly, “would be worth something in its day. Well, how much money does the gentleman want?”

“Thirty pounds,” said Bernard promptly.

“Ah! well, it is a bit of money, but I will





BERNARD DEALS WITH MR. LEVI.





oblige," said the Jew, and rising, hobbled over to a safe in one corner of the room. Unlocking it he counted out the gold and laid it upon the table. Then he carefully placed the watch and its appendages in the safe and relocked it.

"It will lie there, my young friend, in perfect safety till you are able to pay me what I have lent, and the trifle of interest I charge for the obligation; and now let me ask you, Mr. Seymour, how have you been this very long time?"

"Very well, thank you, Abraham," said Philip, and rose. "Come on, Bernard, we'll need to go, or it will be midnight before we get home." Bernard rose also, nothing loth. The rest of the way was pursued in silence; but when they were about to part at the corner of Silver Street Bernard drew out a handful of sovereigns and counted ten into Philip's palm.

"There, that's paid, and ask Bolton and Higgins when you see them to-morrow to meet me in Willet's at eight, and I'll pay up. Good-night!" he said abruptly and walked away.

As usual all were in bed, save his mother, and she was sleeping at the dining-room fire. The sight of her white face smote her unhappy boy to the heart; but he dared not face her.

"I'm in, mother," he said through the half-

open door. "Good-night!" and without waiting for her answer he ran upstairs to his own room and shut the door. But there was very little sleep for him that night.





## CHAPTER XIII.

### WHAT MILLY DID.

**S**URELY there was an odd indefinable change in the dining-room of the dreary house by the works. It was the close of a sweet, bright, sunny April day; the sun had set an hour before, and the subdued and pleasant twilight was slowly changing to darkness; yet it would not be very dark, for there was a big round-faced moon rising high above the smoky roof-trees and tall chimneys of the town, and many stars were shining. Although in the daytime the air was mild and warm, it was chilly enough in the mornings and evenings to make the ruddy glow of a fire a pleasant thing to see. It shone bright and clear in the wide grate of Richard Warren's dining-room, a great contrast to the smouldering embers and black lump of coal which had been such thorns in the flesh of poor Ruby. There were some white curtains at the windows, and on the wide ledges hyacinths in bloom. All about the room, indeed, there was

a pleasant home-like comfortable feeling, which it had not possessed for forty years and more. Was its explanation to be found, I wonder, in the sweet serene face of the young girl sitting near the hyacinths, sewing by the fading light. She was the brightest ornament in the room, so Richard Warren would have promptly said had he been asked.

She was humming to herself a low sweet song, one of the many she used to sing to her father in the old days at Warner's Chase.

The work in her hands was one of a pair of slippers she had sewed for her uncle, and which had just come from the shoemaker's. She imagined they required a few more stitches of bright coloured wool to enliven them, and she had just finished and wrapped them up when she heard her uncle's step at the door. She rose and left the room to meet him, as was her wont. All these little attentions, which of old she had found such delight in paying to her father, she had transferred to her uncle. She came to Fairfield determined to win his love; how well she had succeeded we shall see presently.

"You are late to-night, Uncle Richard," she said, taking his hat from his hand and hanging it on its accustomed peg.

"Yes, we are very busy, child; I am growing tired of it now. I sometimes think I am failing.

I don't seem to be so able for my work as I used to be," replied Uncle Richard, as he turned to enter the dining-room.

Ay, he was failing indeed.

Milly, following behind, noted keenly the bent shoulders and unsteady gait, and felt her heart grow sore within her. It was not in Milly Warren's nature to be constantly beside any person without becoming attached to him or her, and in spite of her uncle's grim manner and unlovely disposition she had learned to love him very dearly.

"I seem to feel the cold more too," said the old man, sitting down by his cheerful hearth and stretching out his chilled fingers to the blaze. "Ay, ay, there's nothing like a good fire. I couldn't sit here without one now. You have taught me a bad habit, child."

Milly laughed softly. It was a very gentle reproof, and conveyed approval in its tone.

"Well, you see, uncle, I didn't like to see you sit shivering as you used to do when I came first. I knew you were cold though you would never admit it; but you know I had to begin by degrees. It was not very easy to convince you to take some comfort in life, Uncle Richard," said Milly, smiling still at the memory of her diplomacy.

"No, I believe you. I had gone on so long in



the old way; but yours is the right way, for what is the good of money lying useless in the bank? it does no good to anybody," said Uncle Richard musingly; and leaning back in his chair he watched the graceful girlish figure of his niece flitting about the room, drawing blind and curtain close, and preparing to light the lamp.

"I think you will have a nice omelette with your coffee to-night, Uncle Richard," she said; "and you shall eat every bit of it, for you have had no dinner; and I shall make it myself to be sure it is good."

"You are very good to me, Milly," said Uncle Richard gratefully. "And now that I feel myself getting old it is a great comfort to have you here—a great comfort indeed," he repeated with unmistakable earnestness.

"Are you really glad to have me here, Uncle Richard?" asked Milly, pausing, with an arm on the back of his chair and speaking with wistful earnestness.

"Ay, glad, Milly—*how* glad you will never know," he answered; and there was something very like a tear in the old man's eye.

Milly brushed away a bright drop from her own and lifted her precious parcel from the window ledge.

"Did you quite forget, uncle, that this is your birth-day?" she asked mischievously.

“Bless me, yes is it! and how old am I?”

“Sixty-seven. I found it all out, uncle, in the old Bible on the library shelf; and see, I sewed these slippers for you, for your old ones are so ugly that I felt quite ashamed to see them at the dining-room fire,” said Milly playfully; and, lifting out the pretty bright warm-looking slippers, she laid them on the old man’s knee. “And see, I had them lined with warm woollen stuff, for your feet are so often cold. And will you take them, Uncle Richard, and wear them always because I made them?”

The old man took up the slippers and examined them, and his face the while was a study to see.

“Sixty-seven! and I never got a birth-day gift before. I—I didn’t deserve it, Milly,” he said, and his eyes looked up into the sweet face; and somehow what they said made Milly bend down suddenly and touch his brow with her lips.

“Ah! but you have me now, and I shall never forget your birth-days,” she whispered tremulously. “Now I must see after your omelette.” So saying she ran out of the room to avoid any words of thanks.

When she was gone Richard Warren took up the slippers again and looked at them long and earnestly. They were mute, yet they spoke of many things to him. They whispered of a long dreary misspent life, which might have been

brightened by loving care had he chosen. They brought back to memory the love of a long gone day which had been ruthlessly plucked out of his heart lest it might interfere with or retard him in his race for riches. They called up a thousand vain regrets and longings, a wave of self-reproach and remorse for the wretched aims and purposes which had tended but towards one end—the realization of a great fortune. That fortune was his now, and its very possession convinced him of its worthlessness, its utter inability to satisfy the heart or give him an hour's happiness.

When Milly returned to the dining-room she found him sitting with his head buried in his hands.

“Dear uncle, are you ill? have I vexed you?” she asked, setting the tray with its dainty little repast down on the table, and turning to him with anxious eyes.

“No, no, you have done me good, child—great good. God bless you!” said the old man hurriedly; then smiling a little he tossed off the old shoes and put on the new, pronouncing them to be a perfect fit. Then they sat down together at the table, and he ate heartily of the tempting dish that Milly had prepared; and though he spoke very little she felt that she had pleased and gratified him beyond measure to-night—nay, more, that she had touched his heart.

"How long is it since you came to Fairfield, Milly?" he asked by and by.

"Nine weeks yesterday, Uncle Richard," she replied; and the old man smiled at her ready reckoning of the time.

"Have you wearied very much for home?" was the next question.

"At first I did," answered Milly truthfully; "but not so badly now."

"But you would like to go home to see them all soon—eh?" he asked.

"When you can take me, Uncle Richard, I shall be very glad."

"Well, we'll go next week on Monday; but mind, you're not to play me Ruby's trick and stay in London. I want you back again."

"Oh! yes, uncle; I shall be sure to come," replied Milly with a sunny smile. "On Monday! and this is Thursday—oh, Uncle Richard!"

Then suddenly the full heart overflowed, and Uncle Richard saw Milly cry for the first time in his life. He knew what these tears meant, and guessed how bravely she had overcome, or at least concealed, her longing for home all these weeks.

"You are very different from your sister," he said after a while.

"Oh, Ruby is younger than I am, and she is so fond of fun it is not so easy for her to be

quiet. You must not think I am unhappy though I cry, Uncle Richard. It was only the thought of seeing mamma which overcame me."

"Ay, ay, I know," said the old man; and then he put a sudden and unexpected question which rather astonished Milly: "Do you think this room could hold any more furniture, Milly?"

"Why, Uncle Richard, what a funny question! Are you going to get some more?" she asked laughing.

"No; it only struck me that space between the door and the window looked rather empty."

"I have always thought so," answered Milly. "But there's a dear little old-fashioned table in the lumber-room which I am going to varnish and make quite smart, and then I'll get some nice plants and flowers for it, and it will look quite nice in the summer time."

"Ay, so it will; you are a clever little woman," said the old man smiling too. "Well, I think I'll go off to bed. I'll need to be at my books by seven to-morrow morning."

"Why, that is very early, uncle!"

"Yes, but I'm going from home—only to Freshbury, on business; but it takes up the best part of a day. Good-night!" he said, and walked away as if afraid that Milly should ask him any questions.

The old man went to Freshbury by the noon



train next day, and returned late in the evening. Milly did not ask him any questions, nor did he say anything about his journey except that she would need to go down some day soon and see the shops, which were gaily dressed for Easter.

Next forenoon, when Milly was busy among the rubbish in the lumber-room, a great commotion at the outside door made her come down quickly to see what was the matter.

"It's some men from Freshbury with a great packing-case which they say's for us, Miss Milly," Hannah explained. "But I don't think it can be, for the master said nothing about anything coming."

"Isn't this Mr. Richard Warren's, please?" asked one of the men turning to Milly.

"Yes."

"Well, this is the piano Mr. Warren bought at Newton's yesterday. Where will we put it?"

"Is Uncle Richard in the office, do you know, Hannah?" asked Milly breathlessly.

"No, he's down town—said he wouldn't be back for two hours," replied Hannah. "It seems right enough. I guess it'll be for you. Look here, will you unpack it at the door and carry it in?" she added to the man.

"Yes, of course," he answered, and stepping

outside set to work at once. In less than half an hour the empty space between the door and the window in the dining-room was filled by an instrument such as Milly Warren had never seen but in dreams. It was a cottage piano in an ebony frame, exquisitely ornamented with designs in gold. With trembling reverent fingers she unlocked the case and opened it. But it was several minutes before she dared touch the snowy keys. When she did, there sounded through the quiet house a strain of exquisite melody, full, sweet, and rich in tone, which made even Hannah feel a thrill. In the middle of the symphony, however, it ceased suddenly and the player's head went down upon the keys. She was overcome. Thus Uncle Richard found her a few minutes later.

"Well, Milly, I hope you like your piano. I should have taken you to buy it, but I think it is a good one—at least it was the best they had in Freshbury. Are you pleased?"

Milly rose, and going close to her uncle put her arms round his neck, and laid his cheek to hers.

"Dear Uncle Richard, thank you, thank you! —you don't know how much this is to me." She faltered. "But I will never forget it as long as I live."

"Tut! tut! it's nothing, child," said the old

man gruffly; nevertheless he found his reward so sweet that he thought what a fool he had been not to have tried the blessedness of giving long ago.





## CHAPTER XIV.

### A GREAT TEMPTATION.

“**W**HY, Bernard, where is your watch?” asked Mrs. Warren one evening about a week after Bernard’s transaction with Mr. Abraham.

“It was not going right, mother; it wanted regulating, so I took it to a jeweller,” replied Bernard, glad of the dim twilight to conceal his tell-tale face.

“I hope you took it to a respectable man, my son,” said Mrs. Warren a little sharply. “I would not for worlds that anything should happen to your father’s watch.”

“It will be all right, mother,” replied Bernard. “I will get it back next week. It needed a good deal done to it, the man said.”

So one sin led to another, and one falsehood made a course of deceit imperative. Bernard Warren was in a strait. For how or where was he to procure the wherewithal to redeem the heirloom unless he risked once more at billiards or

cards. The meshes of sin were woven very closely around him now, and there appeared to be no loophole of escape. It did flash across his mind once or twice that the best way would be to make confession to his mother, and try and begin a new and pure and upright life. But he was too much of a coward to brave that, and so he went on in the crooked path which causes nothing but sorrow, pain, and trouble to those who walk therein.

In his extremity he had a long talk with Philip Seymour, and acting upon his advice good naturedly given, he tried his luck at Willet's once more. It went against him, and he had to apply to Mr. Levi for a further advance of five pounds. Even Philip Seymour was touched that night by the evident misery of his unhappy friend.

"What'll you do now, Bernard?" he asked. "It's a pity you've got yourself into such a mess. I'd help you if I could, but I can't. What'll you do, eh?"

"I don't know; drown myself, I believe," said Bernard doggedly.

"Oh! stuff and nonsense! I'm not afraid of you," laughed Philip. "But I say, look here, Bolton sails for San Francisco next week. Did he tell you? Don't you wish you could go?"

"Don't I just?" said Bernard. "But it's no



use speaking about it; you might as well ask me if I'd like to go to the moon."

"I'm going," said Philip.

"Are you?" asked Bernard in unmitigated surprise. "Where are you going to get the cash?"

"Never mind; I *have* got it," was Philip's answer. "I'm going to take French leave, you understand. If the mother gets an inkling of it, I believe it will kill her, so you keep dark. I say, why can't you come too?"

"Don't make a fool of me, Seymour; you've got me into enough misery already, without doing that," said Bernard bitterly.

"I'm not fooling you; I'm in earnest," said Philip. "Look here, what'll you get by staying here? you can't go on, you know. When do you think you'll be able to get your watch out of Abraham's clutches?"

"Never!" groaned Bernard; "and my mother has been asking for it. Of course I had to lie about it, and say it was at the jeweller's."

"Well, if you are so sure you'll never be able to redeem it, why not sell it and pay your passage with it, and let us all go together?"

Bernard Warren stood still under one of the gas-lamps, and looked in a dazed way into his companion's face. The young man was sorely tempted.

"You could give Abraham a hint not to put the watch out of the way if he can help it, and when you make your fortune, as we will all do in no time at the silver-mines, you can come home and redeem it, and your mother would forgive and forget because you had come home a rich man."

It was very fair speaking, and pointed out a way of immediate relief to Bernard from the nightmare which oppressed him.

"Will Levi buy it?" he asked musingly.

"Why, of course he will. He knows what he is about; ask what you want and he'll give you it, you'll see. Well, are you on?"

"I don't know," said Bernard faintly. "I'd like to, but—"

"Let's move on in the meantime. There's a peeler eyeing us suspiciously, and it's after eleven," said Philip. "Well, you'll need to make up your mind quickly, for the ship sails on Tuesday, and if we miss that one we sha'n't get another for a month."

"Is it a steamer or a sailing ship?" asked Bernard.

"A sailing ship, of course. It's far cheaper, and though it takes a little longer to go we're in no hurry. Well, what do you think?"

"I'd like to go, I'm sick of this kind of life; but how could I go without telling my mother?"

"If you tell her it's all up, for she'll tell mine,

and then *I* can't get away. The plan is to leave a note saying you're all safe, and she needn't fret, then the first port we touch at you could write more fully. That's what I mean to do."

Bernard was silent. Every objection he had Philip's ready tongue could silence, and there seemed to be no obstacle in the way.

"Tuesday!" he repeated musingly. "This is Thursday; only four days to get ready. What would you take?"

"Only a portmanteau that I can carry; there's no use lugging a lot of things. Clothes can be got in California as well as here. You could easily get out at night with the bag; and supposing that the ship sailed in the morning, you know we could put up all night at Bolton's lodgings."

"Does he know you were going to ask me?"

"Yes, and he is quite pleased. The truth is, Bernard, I don't like Bolton half so well as you. He'd play you a mean trick as soon as not, and I don't exactly care to go away so far alone with him. In fact if you won't go I won't either, and it's as good a chance of bettering ourselves as we shall ever get again. Besides, think of the fun and the adventure, and all that; Robinson Crusoe is nothing to the excitement of life at the silver-mines. It's like a romance to hear Bolton read bits of his chum's letters."

Very quickly now every vestige of hesitation

was fading from the mind of Bernard Warren, and visions of an easy unfettered life, and of the speedy realization of a great fortune out in that enchanted land filled his heart.

“You’re right in saying it’s a good chance to better ourselves, Phil,” he said eagerly; “and since you are so anxious, I’ll go. Will you go with me to Abraham’s to-morrow or Saturday, to help me to drive a bargain? I couldn’t manage the old fellow myself.”

“Of course I will. The old man knows *I* am not to be trifled with,” said Philip with an air of superior wisdom. “I’m jolly glad you’re going, Bernard, and we’ll stick to each other through thick and thin; and if we find it convenient to drop Bolton, well we will. Two’s company, you know; and besides, he isn’t exactly fit company for you and me. Goodness only knows who or what his antecedents are. But in the meantime he will be useful, for he knows more about the place we are going to than either you or I.”

There was something not yet dead in Bernard Warren’s heart, which made him feel how contemptible and unmanly was his companion’s talk. But he made no remark, and as they just then arrived at the corner of Silver Street they parted for the night.

As usual Mrs. Warren was sitting up for her truant boy. I have hitherto refrained from

touching upon the terrible pain and care he gave to her heart. She saw him drifting away from all that was pure and noble and true into the way of the transgressor, which in the end proves itself the hardest of all. And yet she was powerless to help. She had remonstrated with him faithfully and firmly, and spoken seriously and lovingly to him, but without avail. Now only prayer was left, and many a heartfelt yearning cry rose to Heaven from the widow's chamber in the dead of night when all others were asleep.

"Where have you been to-night, my son?" she said. "You *promised* to come straight home."

"I met Seymour and we were in the city. No, not at the theatre, mother, don't look so vexed," replied Bernard rather shamefacedly. "Good-night!"

"Not yet. Come in here, my son," said Mrs. Warren gravely, and somehow Bernard could not resist that tone.

"Mr. Bainbridge was here to-day, Bernard."

The lad winced, but spoke no word; he knew only too well what had been his master's errand.

"He complains very bitterly of your negligent discharge of your duties. From what he said I gathered that he will not bear with you very much longer. Oh, Bernard, how different his words to-day from those he spoke last year when you entered his office, it nearly broke my heart!"



Still Bernard never spoke.

"My son, you used to love me. For my sake, for the sake of your dear dear father, will you not give up your wicked ways and bad companions. If Mr. Bainbridge dismisses you, you have no chance whatever of another situation, and what could I do with you?"

"I will try to do better, mother," Bernard was forced to say. That look of pain, these tear-shadowed eyes smote him to the heart.

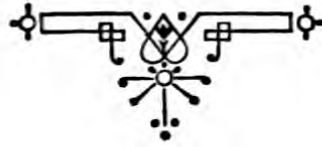
"Give up the friendship of that bad boy Philip Seymour. Be brave, and tell him you will have no more to do with him. Begin a new life, and with God's help seek humbly and earnestly to follow in the right way. Nothing else can lead to happiness or prosperity in this world, Bernard, and eternal life in the next."

"I will begin a new life, mother, I promise you," said Bernard. "I promise you I will be quit of the evil companions I have made in London, and that some day I shall be a successful prosperous man."

"And an earnest God-fearing one as well, I would pray, my son," said Mrs. Warren solemnly. "Without the blessing of God this world's good things are but Dead Sea fruit, bitter to the taste in the end. May God bless and help and guide you, my son, for ever and ever!"

These words, that earnest benediction, wrung

from the depths of an aching heart, were destined to ring their mournful changes in the ears of Bernard Warren when many miles of sea and shore lay between his mother and himself.





## CHAPTER XV.

### DISAPPOINTMENT.

“**I** AM afraid, my dear, I shall not be able to go to London to-morrow.”

So said Uncle Richard when Milly and he were sitting by the fire on the Sabbath evening. It had been a wild and boisterous day; rain had fallen in torrents since the dawn, and neither had been out of doors. Uncle Richard had been complaining since his visit to Freshbury, and had lain on the sofa the best part of Saturday and Sunday. Looking at him in the ruddy glow of the firelight, Milly thought he had aged very much in the space of a few days.

“It can’t be helped, Uncle Richard,” she said cheerfully. “In any case it would very likely be too stormy for us to go.”

“Are you very much disappointed, Milly?”

“A little, Uncle Richard,” she replied truthfully. “But we can go another day. I will write to mamma, telling her you are not well. Who knows, she might come down to Fairfield just to see you?”

Uncle Richard shook his head. "I have not been a particularly good friend to your mother, child. I cannot expect anything at her hand," he added. "But when I am well again I'll do better—yes, I'll do better. That's mainly what I want to go to London for."

"But you have been so good to me, dear uncle," said Milly gratefully. "I am quite sure mamma will look upon that as great kindness to herself."

"It was a great trial to her, wasn't it, to leave Warner's Chase?"

"Very," whispered Milly, and she bent her head, for her eyes were full of tears. Seeing them Richard Warren guessed that more than one sore heart had quitted Warner's Chase.

"And she would like to go back, eh, and so would you?" he pursued.

"Oh, yes, uncle; but that can never be, so there is no use fretting about it. Bernard used to say when he went first to business, that he would soon become a rich man and buy it back; but I am afraid that will never be either, for I don't think Bernard is so good a boy as he used to be."

"No, poor chap, London life has been too much for him. I want to see if he won't come down here and take up my business; it pays, I can tell you, and I've nobody else to leave it to." Milly's eyes grew bright.

"Oh, Uncle Richard, that would be delightful!"

she exclaimed. "I am sure he would get on if he would try. He was very clever at school."

"Ay, ay; well, we'll see, go and play me something, child, before the lamp comes in."

Milly rose, nothing loth, and, opening her beloved piano, began to play low and softly some of the beautiful music of the church service. By and by she sang the beautiful evening hymn, "Abide with Me." Listening to the sweet soothing strain, Uncle Richard fell asleep. Milly was glad to see it, for he looked worn and weary, as if he had missed many a night's rest, so she played on, afraid lest a sudden stop would awake him. Next morning he did not come down-stairs at the usual time, and Milly, somewhat alarmed, ran up to see what was the matter.

"It is nothing serious, my dear," he said, smiling at sight of her distressed face. "I did not rest well, and I feel weak and tired; that's all—no, don't send for the doctor till after I've had breakfast."

Milly ran down at once to see after something tempting for the invalid; but when it came up he only made a pretence of eating it, greatly to her concern.

"Well, yes; you can send for Dr. Barnett now," he said in answer to Milly's repeated request. "It won't do any harm, and he may give me something to set me on my feet again."



Milly went out to the work and despatched the office-boy at once for the doctor, who came within the hour. He asked a few questions, made a brief examination, and then wrote a prescription.

"How soon will you set me up again, doctor?" asked the patient. "Am I very bad?"

"I can't say when you will be able to rise, certainly not for a few weeks," said the physician, ignoring the latter part of Mr. Warren's speech.

"Weeks! Why, bless me, man, I must get to London this week."

"You can't," was the brief reply.

"How soon can I go down to Warrendene? I have some important business there."

"Warrendene, where's that?"

"In Herefordshire."

"You can go when I give you permission," said the physician with a slight smile.

"And if I feel better and go without it, eh?" asked the patient.

"You'll never come back alive," was the blunt reply.

"Is it so bad as that?"

"Yes; you are very seriously ill, Mr. Warren, and on careful nursing and absolute attention to my directions depends your chance of recovery. I tell you this because I know of yore your head-strong ways," said the doctor plainly. "Will you obey me?"

"I suppose so," said the sick man, and turned upon his pillow and would not speak again.

After the doctor was gone Milly came into the room. "What did he say, Uncle Richard?" she asked anxiously.

"I can't get up, he says; so I want you to put on your bonnet and go a message to Freshbury for me."

"Very well, Uncle Richard."

"You know Garrett the lawyer's office in Pilgrim Street?"

"Yes."

"Well, go there; and if he isn't in, wait for him, and bring him back with you. Tell him I want to see him immediately."

Milly grew very pale, and the shadow of a strange dread gathered in her eyes. It was the memory of the frequent visits of lawyers to the Chase during the last days of her father's life which caused her to wonder whether her uncle were worse than he looked. The old man divined her unspoken thought.

"I expect to get better, Milly, but there's no knowing, and I don't want to leave my affairs in a muddle. So if you go for Garrett, and he does what I want, my mind will be easier, do you see? and I'll get better all the quicker."

Milly ran out of the room and burst into tears. From that hour she had no hope of her uncle's

life. It seemed to her that the name of Mr. Garrett had rung his death-knell in her ears.

She dressed herself with a heavy heart, and went down to Freshbury by the noon train. She found Mr. Garrett in his office, and as it was quite an hour till the next up-train he insisted she should go across and take a bit of luncheon with Mrs. Garrett. The garrulous but kindly talk of the lawyer's wife somewhat cheered Milly; it was so long since she had talked to a lady, for she had made no friends in Fairfield except the vicar of the parish, who was a childless widower. She left Mrs. Garrett with the promise, readily given, to come and spend a day with her very soon, when her daughter came home from a visit to London.

By three o'clock Mr. Garrett and Milly reached Fairfield, and drove from the station to the house, as the lawyer was anxious, if possible, to return by the same train, which went to the junction six miles distant, and then returned. Mr. Warren felt better, Hannah said, and was waiting impatiently for their coming. He would see Mr. Garrett at once, so Hannah showed him upstairs, while Milly went to the dining-room to write a letter to her mother. Mr. Garrett had been Mr. Warren's man of business since his settlement in Fairfield thirty years before, so they knew each other pretty well.

"Hulloa, are you down at last? Nothing serious, I hope?" was the lawyer's salutation when he entered the sick-room.

"I don't know. Barnett seems to think I may have to lie up for a bit, so I thought I'd see you and have everything put straight, in case of anything, you know," said Mr. Warren quite calmly. The lawyer nodded.

"I see. Well, you are quite right. It would be a sin to leave such a great fortune as yours without some directions as to its distribution. Well, what have you in your head?"

"A great many things. You are not in a hurry, Garrett. Sit down, you can dine with my niece, you know, and go down by the seven-fifteen."

"You are surely going to give me occupation," smiled the lawyer, and, drawing in a chair, sat down by the bedside. Then he saw that there was a great and indefinable change in the face of Richard Warren.

"Are you very busy just now, Garrett?"

"Not extra, but a man needs a rest sometimes, Mr. Warren."

"I believe you. Well, I want you to take a journey on my behalf."

"Where to?"

"Oh, not far; only into Herefordshire to see after some property I've had my eye on for a good

while. You've heard me speak of Warner's Chase, my brother's place?"

"Yes," said the lawyer, wondering what was to follow.

"Well, it's been standing empty since his death last October. I want you to go down and see it, and then arrange about its purchase."

For a moment Mr. Garrett was too astounded to speak.

"Oh, I see!" he said at length. "You're thinking of retiring now, eh?"

"Not I. I want to buy the place for my niece whom you saw to-day, Millicent Warren."

Again the lawyer stared. One thought only occupied his mind, that his client's illness had somewhat unhinged his mind. "What's the price?"

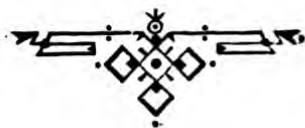
"Thirty thousand or thereabout," replied Richard Warren. "And I want you to draw me out a new will. Giving to charities is all very well, you know; but since Milly came I've learned that there is a nobler charity which begins at home; and my sister-in-law and her family have been in distressed circumstances since my brother's death."

The lawyer gravely bowed his head. The light was beginning to dawn upon him now. The sweet and gentle influence of the young girl who had won both his own and his wife's affection that day had softened even the stony ground of Richard Warren's heart. True it is that the weak things



of the world are sometimes chosen to confound the wise. The lawyer was closeted with his client for over two hours, while Milly, all unconscious of the momentous effect that consultation was to have upon her future life, waited impatiently down-stairs, fearing lest her uncle would be over-fatigued, and the worse for Mr. Garrett's visit. Not so. He was blithe and cheery all that evening, and Milly thought him fast getting well.

But Uncle Richard himself was not deceived.





## CHAPTER XVI.

### GONE.

“**W**HAT time will Milly be here, mamma?” asked Ruby when they were all at breakfast that momentous Monday morning.

“I cannot say, dear, but probably not till evening. At what time did you leave when Uncle Richard brought you home?”

“Three o’clock, and we got to London at twenty minutes past five; I remember noticing the time,” replied Ruby. “Milly might have said what time they were coming.”

“We shall be glad to see her whenever she comes, Ruby,” said Mrs. Warren with a tender smile. “Bernard, my son, you are eating nothing; are you quite well?”

“Oh, yes, mamma — thanks,” said Bernard rather confusedly, and immediately began to make a pretence of eating, for every mouthful seemed to choke him. In no enviable frame of mind was Bernard Warren, for his passage to

that far country was taken and paid for, and the *Orion* was to sail with the tide next morning.

He went to the office as usual, but made so many mistakes that Mr. Bainbridge reproved him very sharply. That gentleman had quite made up his mind that if Bernard Warren did not improve he should receive his dismissal at the end of the quarter.

On his way home in the evening he met Philip Seymour, who was watching for him.

"It's all right," he said eagerly and excitedly; "and all you've got to do is to come along to Bolton's in Wardrope Road with your portman-teau. Have you got one?"

"Yes," replied Bernard in rather a dispirited way. "I've nothing to do but push the things in."

"Then when'll you come?"

"It'll be midnight any way, for I can't get out till my mother is in bed," replied Bernard. "When can we get on board?"

"We ought to have been on board to-night; but the captain, an old friend of Bolton's, will take us on at daybreak. So don't be late, mind, or we can't wait."

"I'll be up to time," answered Bernard; and the tone of his voice rather irritated his companion.

"Why, Warren, you are awfully down in the mouth. I thought you'd be in high glee at getting out of all your scrapes so easily."

"*That's* a relief, certainly; but there's my mother and the watch."

"Oh, they'll be all right; everything comes right in the end—you see if it won't. Well, good-bye! we won't meet again till we've left the old life behind for ever. Hurrah! what larks we'll have!"

Bernard looked enviously at his companion. What would he not give for such spirits, such utter carelessness of what he was leaving behind!

When he reached home he found the household in a state of disappointment. Milly had not come, but had sent a telegram informing them of Uncle Richard's illness. Involuntarily Bernard drew a sigh of relief. He had dreaded Milly's coming to-night of all nights, and had feared her pure soul-searching eyes, which might have penetrated his inmost thoughts. He did not go out that night, but made himself agreeable in the house, talking to Ruby and Dick, and even playing with the twins. Mrs. Warren, though not understanding the change, was thankful to see it. How little did she dream of the conflicting feelings at work in her boy's breast, nor what a mournful yearning he felt that their last memory of him should be pleasanter than those which had gone before.

The evening sped quickly, and Bernard's presence in the house lessened the disappointment caused by Milly's non-appearance. Mrs. Warren

was particularly grateful, and when she kissed him good-night said so in kind and loving words. To her amazement Bernard suddenly burst into tears.

“Forgive me, mamma, for all my wickedness, for being such a pain and care to you!” he said very humbly.

And what could she do but kiss him again with tears in her own eyes and whisper, God bless and help him to be a better boy!

Mrs. Warren’s prayers that night were all for her first-born, and were even more earnest and heartfelt than usual.

Bernard went upstairs with his mother and kissed her again before he went into his own room. He did not shut his door, but left it a little ajar, so that it could be easily opened. Dick, who was his bedfellow, was sound asleep, and did not hear his brother moving softly about stowing away clothes in the handsome and well-fitted portmanteau, with the silver name-plate on the side, which the squire of Warner’s Chase had been wont to carry on his travels. Had Bernard possessed sufficient ready-money he would have bought himself a bag; as it was, he had need to hoard up the meagre residue of the sum Levi had grudgingly given for the valuable watch. At twenty minutes past eleven everything was ready and Bernard turned to go. Just



then, unluckily, Dick turned round and opened his eyes.

“Hulloa! where are you going?”

“Nowhere; I’ve just come up,” answered Bernard readily, and with presence of mind he managed to hide the portmanteau. “But I’ve forgotten to lock the front door; so I’ll need to go down again.”

“All right—good-night!” said Dick, too sleepy to wonder at anything, and in a minute was fast asleep. Then Bernard softly stole out of the room with his boots in one hand and the bag in the other, and noiselessly undid the fastenings of the front door. He had taken the precaution the previous night to oil the lock very carefully; so it slipped back with only a gentle click, which could not possibly be heard upstairs. He was able to shut it with as little noise, and so made his escape without a soul being aware of it. It was a beautiful night, warm, mild, and pleasant. The sky was studded by myriad stars, and a young May moon was peeping up shyly above the forest of roof-trees. Very little note did Bernard take of the peace and beauty of the summer night; his mind was occupied with his own thoughts, his heart as heavy as lead. The streets were deserted, the roar of the city stilled, and no sound broke upon the ear but the measured tread of the night policeman or the hurry-

ing steps of some waif of the streets. Twelve was striking when Bernard ran up the steps to Bolton's lodging in Wardrope Road. His tap was answered at once by Philip, who looked relieved to see him.

"I was afraid you were going to back out," he said. "Come in. We've only about an hour to discuss plans, then we must be off down to the wharf."

Listening to the hopeful talk of his companions, hearing their glowing visions of fame and fortune across the seas, Bernard's spirits rose, and when they set off on their long walk to the wharf he was the gayest of the three.

The unconscious inmates of No. 15 Silver Street slept soundly all night, and Mrs. Warren rose at the usual time next morning. When Dick awoke he was astonished to find, as he thought, that Bernard was already up. Yet his pillow looked smooth and straight, and there was no sign of him about anywhere.

Somehow the lad felt alarmed, and presently he went out half-dressed to the landing and called over the stairs:

"Mamma!"

"Well, my son, what have you lost now?" she asked good-humouredly, for Dick had a great propensity for mislaying his things.

"Nothing. Is Bernard down-stairs?"

“No; why?”

“Is he out?”

“I don’t think so.”

“Then he isn’t here; and I don’t believe he’s ever been in bed—it doesn’t look like it. I wish you’d come up and see.”

Mrs. Warren was already half-way upstairs, and followed Dick into the room with sinking heart.

“Evidently he has not slept here,” she said with shaking lips, looking at the pillow, which bore no mark of a sleeping head.

“I wakened in the night, mamma,” said Dick as if suddenly recollecting something; “and I saw Bernard standing all dressed. I asked him where he was going, and he said he had just come in, but had forgotten to lock the door, and was going down again to do it; but I was too sleepy to hear whether he went or not.”

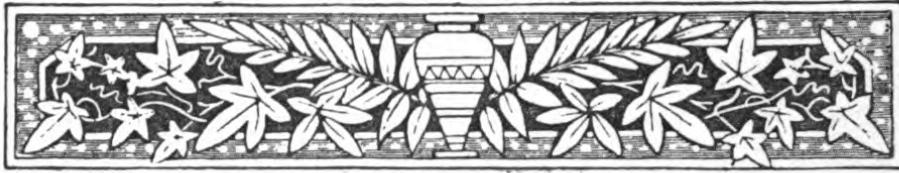
Mrs. Warren, pale to the very lips, sank into a chair. Then Dick caught sight of a note on the dressing-table, and snatching it up eagerly handed it to his mother. Her nerveless fingers could scarcely open it, but at length she succeeded, and held the scrawled and blotted page before her. This was all:

“Dear Mother,—I write this to say that I have gone with Philip Seymour and another fellow to a foreign country, where we shall have a better

chance of doing well and of making money than here. You must not worry about me, for I have been a bad son to you, and you are far better without me. But I hope to come back some day a rich man, and ask you to forgive me. I will write from the first port we touch at. It will be of no use trying to follow me, for when you get this we shall have sailed some hours. Dear mother, forgive and think of me sometimes.—Your loving son,  
“BERNARD.”

Ah, no use indeed! for the *Orion* had sailed with the tide and was already going seaward.





## CHAPTER XVII.

### AT THE ELEVENTH HOUR.

**I**N the darkened room where her uncle lay sat Milly Warren watching while he slept. Her heart was very sore, her eyes dim with a mist of unshed tears. It seemed as if her father's death had only been the beginning of many sorrows, for she had only that morning received news of Bernard's flight. The letter was from her mother, and Milly knew how keenly this new trouble had gone home by the concluding sentence of the letter:

"Pray for me, my daughter, that I may be able to see God's hand even in this. My heart has failed me altogether, and everything seems dark. But perhaps good we cannot see may come out of this calamity. Pray, too, Milly, for your unhappy brother, that away in the strange land his heart may be softened, his feet turned to the right way."

Milly's first impulse had been to fly to her mother, knowing that she could be her great-



est earthly comfort. But poor Uncle Richard, weak, spent, and ill, claimed her attention and care, so she could only write a long letter out of the very fulness of her heart. There was no doubt now that Uncle Richard was ill—ay, even unto death. He had never been a robust man, and only since Milly's coming had he taken anything like the nourishment required. Doctor Barnett came twice every day, but he could do very little. The sick man suffered no acute pain, only great weariness and exhaustion, and an oppression about the heart, which was at times painful. Very quickly he had lost all interest even in the affairs of the works, which to Milly seemed the most alarming symptom of all. Only when Mr. Garrett came, which he did pretty frequently that week, did Mr. Warren recover anything of his former shrewdness and keen interest in the concerns of the world. Before the week closed everything was arranged to his satisfaction, and then he seemed to give himself up to the languor which oppressed him. He slept a good deal at intervals, but did not appear to get strength from that.

The house was strangely still—it had always been quiet—but now there seemed a strange *dead* feeling in it which was very painful to Milly's heart. The evening was wearing on. Hannah had gone to lie down for a little before taking

up her post as night-nurse. Milly was not at all nervous; but when the long shadows of the twilight began to deepen into darkness she wished Hannah would come up, or Uncle Richard awake from his sleep. He lay so still, and his face was so white and drawn looking that but for the occasional trembling of the lashes on the cheek she might have thought him dead. Presently he stirred a little and opened his eyes.

“Are you there, Milly?”

“Yes, Uncle Richard, always here when you want me,” she replied gently, and moving over to the bed laid her cool soft hand on his brow.

“That is good!” he murmured; “you remind me of Mary, child. You have a look of her, too, about the eyes.” Milly stood still, wondering much who “Mary” was; but she never learned.

“What o’clock is it?” he asked next.

“Twenty minutes past nine, uncle.”

“At night?”

“Yes; can I give you anything? Will you take a mouthful of wine? Hannah will be up by and by to sit with you for all night.”

“And will you go away?” he asked with all a child’s wistfulness.

“I was going to bed for a few hours, uncle; but I will stay if you wish me to.”

“No, no, I must not be selfish. Hannah is very kind; but she makes a noise in the room, but

that is only an old man's fancy. Ay, ay, and it is nine o'clock at night again. Dear me, how the weeks flow on! How long is it since I lay down?"

"Only on Monday, Uncle Richard. This is just Friday."

"Dear me, it looks very much longer. Was Barnett here to-day?"

"Yes, it is only an hour since he went away," replied Milly, and her heart sank to see how unable the feeble mind was to retain the smallest thing.

"He thinks me very ill, doesn't he?"

"Yes, but not hopelessly."

"Ay, so he says. I know better. The journey is nearly ended, Milly."

Tears started to Milly's eyes; but she spoke no word, and presently moved away upon her gentle ministry, the sick man's eyes following her, and watching while she poured out the wine, and mixed his medicine in the glass. How womanly and gentle she was now, like in all ways to that dear one he had loved long ago, but had lost through lack of gold. It is a wonderful and touching thing in our natures, how, when we grow old and feeble, the memories and joys of early days return most vividly to our remembrance, and it is the things of the present day which seem far away and unreal.

"Milly," said the old man, fixing his sunken eyes earnestly on her face, "if you were lying here, and felt as I do that death was coming very near, would you be afraid?"

"No, Uncle Richard. Papa was not afraid. He trusted in Christ, and the same Saviour will sustain me when the hour comes," replied Milly simply.

"Ay, ay, and Geoffrey was not afraid to die, you say?" said the old man musingly.

"No. Papa's death was very beautiful, Uncle Richard," replied Milly quietly, though her eyes were full of tears. "I saw him for a little while the morning of the day he died, and he said he was only going home, where we would follow in a little while."

"Dear me, I always thought your father a good-natured, careless sort of fellow, nobody's enemy but his own; but he knew how to choose the better part—ay, he was wiser than I."

Milly felt her heart stirred by a strange deep longing, and suddenly there came to her a great consciousness that here there was work for her to do.

"Dear Uncle Richard, you talk very sadly! Are you afraid to die?" she asked.

The old man moved his head to and fro upon the pillow a little while before he spoke: "No, not afraid; but though the journey is coming very

near its end, my child, I do not see my destination."

"Dear uncle, why not? Christ has promised to prepare a place for us if we will only believe."

"Ay, for those who have loved and served him on earth. I have done neither."

"Even yet it is not too late, Uncle Richard," pleaded Milly, her beautiful eyes shining with earnest feeling. "Jesus makes no difference; all are welcome, even at the eleventh hour."

"What is that you say—no difference? Do you mean to say God will as readily pardon the sins of a lifetime like mine as he would overlook every wayward thought of a pure heart like yours?"

"'Though your sins be as scarlet,' the Bible says," whispered Milly softly; "and again, '*Whoso cometh unto me I will in no wise cast out.*'"

"*Whoso!*" repeated Richard Warren; "that is a wide word. No difference?—surely it is a great love!"

"Very great, Uncle Richard. 'He died that we might live,'" said Milly. "Surely when you know this you cannot be afraid to die in Christ?"

"You don't understand, Milly. Though I have done nothing which the world could call sin, my whole life has been blameworthy. I have torn up or trampled down every kindly impulse of my



heart. I have ground down others and exacted my due—ay, even to the uttermost farthing, even though I knew those who paid me did so almost at their life's cost. No man can say I have been unjust; but my measure was always scanty, never pressed down and running over. I never extended mercy or compassion to a human being—no, not even to my own kindred. How can I expect mercy now?"

Milly was a little embarrassed. She was not accustomed to discuss the problems of life and death, and her reticent nature had found it difficult to say even the little which had passed her lips. But she did repeat very earnestly, yet so simply that a child might have understood it, "I cannot answer your questions, Uncle Richard, only I know that God will never cast out a seeking soul. If you ask pardon and peace he will grant it to you just as readily as he did long ago to the thief on the cross. His sin was very black, yet he was promised a place in Paradise."

There was no more said upon the subject then, but often during the night his lips moved, and Hannah, bending down, caught the murmured words—"Lord forgive, have mercy, for Christ's sake!"

That was the burden of his cry, and during the next day, which was one of great uneasiness and pain, Milly heard him saying it over and

over. You may be sure her own heart most fervently re-echoed the words. It was a strange sad experience for a young girl—this vigil by the bedside of a dying man—listening to his moans of pain, his broken prayers, and trying with gentle hand to lead him to the Rock of Ages. Early in the afternoon Dr. Barnett came, and started at the visible change in his patient. He was now lying in a state of apathy or stupor, and did not seem to be conscious of what was passing around him. In answer to Milly's sorrowful inquiring look he only shook his head and turned away. All earthly aid had failed now, and Richard Warren must be left to the heavenly Physician.

Dr. Barnett went away, promising to look in again in the evening, hardly expecting when he came to find the old man alive. His fears were too well grounded. Watching by the bedside towards sunset, Milly saw a change pass over her uncle's face, which she knew at once, for she had seen it not a year ago on her father's face in his dying hour. She ran hastily to summon Hannah, and then came back to the bedside. Her uncle seemed to be suffering from great and painful oppression of the heart and chest, which made his breathing so laboured and heavy that presently great drops of perspiration broke through the pallor on his face. But that

passed in a little, and then he lay so still that they feared he was gone.

Not so. Just as the sunset glory faded in the west he opened his eyes and looked with clear loving gaze into Milly's pale face. He smiled, and his lips moved. These words Milly caught when she bent over him:

"No difference; great love, even at the eleventh hour, thank God."

And with these words of hope and peace upon his lips Richard Warren fell asleep.





## CHAPTER XVIII.

### UNCLE RICHARD'S WILL.

**I**T was strange and sad and desolate for Milly, alone in the house by the works next day. A telegram had been sent to Mrs. Warren, and Milly half expected her that day or the next. Only now when Uncle Richard was gone did she realize how much she had learned to love him. It was a pleasure to her to steal away up to the quiet room where he lay, and to look upon his peaceful face. As long as she lived Milly Warren would never forget his last words, and the smile which accompanied them, and deep down in her heart there nestled a feeling of unutterable content, born of the knowledge that she had helped to brighten her uncle's last hours and had made the way of life plain to him.

These few days had made a woman of Milly, and as she sat reading in the dining-room by the light of sunset she looked years older than when we saw her first. Yet it was not an unpleasant

change, for her face, though a little pale and sad, was beautiful in its expression of gentleness and peace. She had truly been a God-sent light into that dreary house, and had opened up two stony hearts until a ray of heaven's sunshine stole in and made them human. To-night her own heart was at home with those dear ones who were seldom out of her thoughts for an hour in the day. It was wonderful how even in the agony of homesickness, of unspeakable yearning for those she loved best on earth, she had been so gentle and bright and thoughtful for the happiness of those who were so unlike her in every way. In Milly's nature there never had been any shrinking from the performance of duty, however unpleasant it might be, and her reward was seldom denied her.

Presently she put down her book, glanced at the clock on the mantel, the hands of which pointed to nine, and went away to the kitchen to see what Hannah was about. When the weird shadows of the moonlight began to gather in the room, and the stillness of the night to settle down upon the town, Milly did feel a little nervous and was glad to join Hannah at the kitchen fireside. They began to talk low and softly of the dead; and recalling the gentle kindness of his latter days, the tears of both fell. While they were thus engaged they were disturbed by a ring at the door-bell. Milly jumped



up with her hand to her heart to still its throb of hope and painful expectancy, then rushed after Hannah to the lobby. She was not disappointed, for a slender figure in sombre widow's garb crossed the threshold of Richard Warren's abode for the first time in her life, and the next minute Milly was in her mother's arms.

"Oh, mamma, dear mamma!" was all she could utter, then the overcharged heart found relief in tears.

"I am sorry to disturb you so late," said Mrs. Warren to Hannah when the first excitement of meeting was over; "but I could not possibly leave sooner. I got the telegram at breakfast this morning, Milly dear, and I had so many arrangements to make that I found it impossible to catch an earlier train."

"Never mind, mamma, you *are* here, and that is enough for me," said Milly joyfully, and turning to Hannah asked for some refreshment for the traveller; but already Hannah had on the kettle, and was bustling about the kitchen, thankful for something to break the monotony of the day. In a short time Mrs. Warren and Milly were seated at supper together, then Milly noted with mournful solicitude that the new and terrible sorrow which had befallen her in London had left its mark upon her mother's face and appearance. She was painfully thin, and there were

great black shadows under her eyes and about the sweet sad mouth which told of sleepless nights and anxious sorrowful days. Bernard's name was not mentioned till supper was over, then Milly sat down on a stool at her mother's feet, and with her head on her knee heard all the brief particulars of the flight. When Mrs. Warren finished her recital there was a long silence.

"I do not feel hopeless about Bernard, dear mamma," said Milly at last. "Somehow I cannot help thinking he will come back to be a comfort to us all yet. God will hear our prayers for him, I am sure."

Mrs. Warren gently passed her hand to and fro on the sunny head, and her eyes, though dim, wore a look of peace which had long been absent from them. She alone knew the boundless and heart-satisfying comfort she felt beside her eldest daughter. All her answer was to bend down and kiss with long close pressure the sweet tender face uplifted to hers. They sat talking of many things far into the night, and when they went to bed at last, both slept heavily till far on in the morning.

Mrs. Warren had made arrangements at home, so that she could remain at Fairfield till after Uncle Richard's funeral; then Milly and she would return to London together. It may seem strange that neither of them gave a thought to

any probable change that this death might make in their worldly position, yet so it was. They had too many other interests, too many sorrows and cares to think of money. On the third day after his death Richard Warren was buried in Fairfield Churchyard. It had been his desire to sleep in the place where he had spent the best part of his life, within sight of the vast chimneys of his own works. Very few followed him to the grave. He had never made friends in the town, and had never showed himself a public-spirited or generous citizen, so that his death passed almost unheeded. Mr. Garrett the lawyer, Dr. Barnett, and a few of the merchants in the town were the only mourners. The first-named gentlemen returned to the house in Mill Street after the funeral was over.

Mrs. Warren, expecting them, had prepared dinner, of which they partook, talking quietly the while. Both gentlemen thought much of the sister-in-law of their deceased friend.

“Since you speak of returning to London so soon, Mrs. Warren,” said Mr. Garrett after dinner, “I must lay before you and your daughter a statement of my late client’s affairs. I am happy to say that that statement will materially affect you and your family.”

Mother and daughter looked at each other, but neither spoke.

“As you are of course aware, Mr. Warren amassed a large fortune in Fairfield, and I am bound to say he has distributed it both wisely and well. When he found himself ill he sent for me, and made complete alterations in the former documents that I had drawn up for him; in fact, they were set aside, and a new will made. Acting under his directions I went last week into Herefordshire to look at Warner’s Chase, the home which I understand, my dear madam, circumstances compelled you to leave. Still acting under his instructions, I had an interview with the solicitors who were agents for the estate; and after some negotiations I completed its purchase for my client.

“Mr. Warren had no expectation of ever seeing the place again. It was bought for the sole purpose of leaving it to one whom he had learned to love better than himself. Miss Warren, I have to congratulate you as mistress of Warner’s Chase, and I shall be happy to show you the title-deeds which show your absolute right to the beautiful home you have loved so well.”

During the lawyer’s long speech the faces of Mrs. Warren and Milly had undergone many changes. When he ended, Mrs. Warren sprang to her feet, trembling with emotion from head to foot. Only Milly sat very still, afraid to move lest it should break the spell.

“What do you say, Mr. Garrett?” she asked at length in slow, dazed tones. “Did you say Warner’s Chase was ours again? Are you sure?”

“It is yours, your own property, my dear young lady,” said the lawyer with a smile.

“Then, oh, dear mamma, I give it to you!” cried Milly, her face all aglow. Then there followed a burst of tears, and the next thought in her heart found vent in the mournful words:

“Oh, poor Uncle Richard!”







## CHAPTER XIX.

### CHANGES STILL.

**T**HERE were other things in Uncle Richard's will of abounding interest to the Warrens. A sum of money was left to Mrs. Warren to be invested for her own use; the interest thereof would relieve her mind of all sordid care. There was one other important bequest: it concerned the extensive works in which Uncle Richard had made his money. It was his desire that Bernard should come to Fairfield, and under the manager's supervision attain a thorough knowledge of the business, after which it was to become his own under certain conditions which Mr. Garrett was to see fulfilled. What bitterness filled the heart of Bernard's mother, to think that just upon the eve of so unexpected and advantageous a settlement in life, he should have left England!

"My son has gone to California, Mr. Garrett," she said. "If by any means he could be made aware of this change of affairs, he would, I am certain, lose no time in coming home."

“Easy enough, my dear madam. Mail-steamers can do wonders nowadays; or we might telegraph. Of course you have his address,” said the lawyer, but the widow shook her head.

“My son left home without my knowledge or consent only a week ago. I do not even know the name of the vessel in which he sailed,” she replied in a low voice.

“That is unfortunate. Well, one plan is to advertise in the Californian papers; it may take a little time, but the advertisement will be sure to come under his eye sooner or later.”

That was arranged, and again hope stole into Mrs. Warren’s tired heart. She had seen many ups and downs since her husband’s death. What wonder that she was longing unspeakably for rest!

Uncle Richard had not forgotten Hannah. She was left a handsome bequest which would ensure her comfort for life. But the poor woman felt as if her life-work was over too, and when the time came for Milly to go she fairly broke down.

“What are you going to do, Hannah?” asked Milly with streaming eyes, overcome by the condition of the silent reticent woman who had spent a lifetime in subduing all the most kindly and generous impulses of her soul.

“I don’t know, Miss Milly,” she said dejectedly. “I suppose I’ll need to go to Freshbury to Tra-

vers's in the meantime, though they're not folks as I ever took much to. I wish you were old enough to get married, then I'd come and help you in your house."

A sudden thought flashed through Milly's mind.

"Why, Hannah, we'll be going down to the Chase very soon, of course. Can't you come there? It is such a great house we will need a number of servants, and somebody to look after them, and of course I should never think of letting mamma do that, though she used to do it in the old days, and a great deal more, which often made my heart ache. Wouldn't you come to us there, Hannah?"

"Wouldn't I, miss?" Hannah's face was a study.

"Then that is settled," said Milly quite gladly. "And oh, how pleased I will be to let you see the lovely old place and all our favourite haunts!" Then the sweet voice took a softer tone as she added, "And poor papa's grave."

So that also was settled, and there was one very thankful, happy heart left in Fairfield. It was wonderful what a clinging the sour old woman had now to the gentle girl who had shown her a sweeter sunnier side of life.

In the course of a few weeks every needful arrangement was made, and the Warrens left London for the dear old home which they had scarcely dared to hope they might see again.

"Why, mamma," said Dick joyously, "it's just

as if we had been on a long visit to somebody we didn't like, and were all going home again."

They all laughed at Dick's speech, for when the heart is light a little moves to innocent mirth, only Ruby was a little quieter than the rest. I cannot quite describe to you Ruby's state of mind. She felt a little ashamed, for she had made a great outcry about the misery of her life in Fairfield. She also felt a little humiliated. She was learning by degrees the wholesome lesson that a pretty face is not the greatest power in the world.

After all, Milly's meek and quiet spirit, and gentle unselfish heart, were the larger gifts, for through them she had been able to confer great happiness on others, as well as to reap a rich reward for herself. Although Milly's absolute right to the Chase as her own property was never mentioned, and scarcely thought of by the others, Ruby never for a moment forgot it. She was envious, but, in justice to her, I must say she did her best to crush down any rebellious feelings, and to take example in all things from Milly. Poor Ruby! she would have a tough battle to fight before subduing her rebellious heart.

Looking at her mother's face as the train sped on its way that lovely June day, the heart of Milly Warren overflowed with thankfulness. The widow seemed to have grown young again in anticipation of the restoration of what had

ever been so dear to her heart. When Bernard came back, and was installed at Fairfield, doing his best to live an upright, honest, and useful life, as they hoped and prayed he might, there would be no cloud upon the sky, save the gentle hallowed memory of sorrow which was not without hope. These and kindred thoughts occupied Milly's mind, and kept her quiet till a subdued "Hurrah!" from Dick proclaimed that they had reached their journey's end. Mrs. Warren could scarcely see the quaint picturesque station, for her eyes were full of tears. There were very few passengers, and as the Warrens stepped out into the inclosure the station-master came forward and touched his hat.

"Glad to see you all back again, ma'am, to the Chase," he said, his kind face all aglow! "There be great rejoicings in the Dene, I can tell you. See, I put up our old flag. It hasn't been up, ma'am, since the day Master Bernard was born!"

Mrs. Warren nodded, unable to speak, but she gave her hand gratefully to the kind-hearted man, and then glanced appreciatively at the weather-beaten flag, remembering how she had smiled to see it that sunny evening long ago when her husband brought her home to the Chase for the first time.

There was a carriage waiting, for Milly had intrusted everything to Mr. Garrett, and he had



fulfilled her requests faithfully and well. So in the sunny calm of the summer evening they drove by the familiar way to the village.

“Oh, I say, mamma, what a crowd!” cried Dick; while the twins, crimson with excitement, jumped up to look, thereby almost endangering their lives by falling out. Ay, it was a crowd indeed; for the people, who of yore had loved the squire so well, had turned out *en masse* to welcome the Warrens back to the Chase again. What a shout rent the quiet air when the carriage entered the street! Milly motioned to the coachman to stop; then the crowd closed about them, and there were so many outstretched hands, and words of welcome, and smiles and tears too, that the occupants of the carriage did not know very well what to do. Mrs. Warren tried to utter a few words of thanks, but her voice failed her and she could only wave her hand, but they all understood. Then there were three cheers for Miss Milly; for the story of her good fortune had, of course, preceded her; then, in the midst of all the pleasant hubbub, the carriage rolled on again up the face of the hill to the house. What feelings surged in their hearts when they swept through the great gates, and saw between the trees the sunlight glitter on the Warren, and how silent they all became—even the twins—as they neared the house, I cannot try to tell you. Pre-

sently it burst upon their view, and then even manly Dick gave way to tears. On the doorstep stood Hannah, and looking at her, Ruby nearly sank to the earth with amazement.

“Oh, goodness me, Milly! is the griffin to be here? But what on earth have you done to her—she looks so different?” she gasped.

But Milly only smiled; and then they all trooped into the house, which Milly had taken care should be unaltered. Mrs. Warren missed nothing in her old home but her husband's smile and the face of her first-born. Milly and she went upstairs together, and at the drawing-room door she paused and drew Milly into the room. Then the overcharged heart had vent.

“My daughter, God bless and reward you! You can never know what this return means to me,” she faltered. “It is like the dawn of a clear and sunny morning after a night of storm and darkness.”

“God has been very good to me, mamma,” said Milly simply. “He guided me at Fairfield, and taught me how to win Uncle Richard's heart. It is no greater joy to you than to me to come back.”

They looked round the dear old room then in silence; the only change visible there was Milly's piano, Uncle Richard's precious gift, standing where Mrs. Warren's china cabinet had formerly

stood. Presently they heard Dick shouting downstairs:

“I say, mamma—Milly, where are you? Old Dobbin’s in the stable; Mr. Trent brought him over from the Riverside Farm this morning.”

Milly smiled, and that smile let Mrs. Warren into the secret. Truly the young mistress of the Chase had left no stone unturned to make the old home as it was of yore to those she loved.

What a night of excitement that was! When it was growing dusk Milly stole away across the daisy-studded park and down by the river’s brim till she reached the private burying-ground where slept the Warrens for generations, and where her father had found a resting-place. It was a quiet and lovely spot, suggestive of peace and beauty and hope—a place to which it did the heart good to come.

By the side of her father’s grave Milly knelt a long time in silence. What a multitude of thoughts thronged about her heart, what prayers she uttered, what vows of consecration she made, I may not tell you. They were between herself and God. When the moon came peeping up over the distant hill, shedding a weird and lovely light on all the peaceful scene, and shimmering into wondrous glory the placid bosom of the river, she rose and went quietly away home.



## CHAPTER XX.

### EATING THE HUSKS.

**T**HE sun beat down most mercilessly on the valley of the Sacramento. In that sultry heat it was a burden almost to breathe; and what must it have been to toil, as many were doing, on the banks of a turbid stream, riddling and washing the sandy gravel, which might perchance contain a few grains of gold!

Just where this mountain stream flowed into a small lake there were grouped together a few wretched shanties which composed one of the settlements on the Californian gold-fields. In these miserable hovels abode the infatuated individuals who had left home and kindred in the wild and foolish hope that here they would at one stroke of good luck realize a great fortune. It was a wild and lawless spot, and the diggers, with few exceptions, feared neither God nor man. Physical strength, sharp wits, and low cunning were the virtues most admired among the settlers

at Hunter's Creek. The man who had not a keen eye and a cool nerve had to fight against fearful odds among these unscrupulous beings.

In one of the shanties furthest up the stream there was a sad and strange scene being enacted on that broiling day. On the rude hard pallet in the darkest and coolest corner lay a lad scarcely yet on the threshold of manhood, and who was evidently coming very near death. By his side sat his comrade, a lad of his own age, looking at him with a mixture of perplexity, sorrow, and despair on his face.

"Phil!" he said desperately, alarmed by the long silence, "are you asleep?"

The weary head moved slightly on the stony pillow, and presently Philip opened his eyes.

"No; I wish you'd go and ask Hiram to mix me some of his herbs. I feel so queer inside, I doubt I'm going to croak, Bernard."

Bernard could not speak, for there was a great lump in his throat.

"If I die, Bernard, promise me you'll leave this horrible place and get home to England somehow," said Philip, fixing his hollow eyes on his companion's face. "And if my mother is alive, which I doubt very much, tell her I died begging her forgiveness. I've been a wicked fellow all my days, but I've suffered for it—ay, suffered—you know it, Bernard!"



Bernard Warren nodded, still unable to speak.

“Before you go for Hiram I wish you’d read me something out of the Bible. Oh, of course we haven’t a Bible between us even; couldn’t you say any verses off?”

The only thing Bernard could call to remembrance was a few verses of the 23d Psalm, which he repeated slowly, Philip saying it over with difficulty after him. It was a picture of deep sorrowful pathos; and surely here, if anywhere, was proved the truth of Bible words, “He that sows the wind shall reap the whirlwind.”

Presently, alarmed by the increasing pallor on his comrade’s face, Bernard rose, and taking his broad-brimmed straw hat from the floor went out to the open door.

He stood a moment looking irresolutely down the stream, trying to single out from among the toilers the one he sought. But he could not discern him, so strode across the straggling street and opened the door of the hut next the liquor-store. There he found the man whom he sought lazily stretched on his pallet, scanning the columns of a dirty newspaper and smoking his pipe. He was a man considerably past his prime, a giant of a fellow, with a face as yellow as parchment, and eyes as black as sloes. One glance at the cast of his features told that he was a Yankee.

“Wal?” he said inquiringly.

“I wish you’d come along and see Phil, Hiram,” replied the young man. “He seems awfully low.”

In a moment the Yankee was on his feet.

“I thought him better last night; hyar, wait a jiffy till I get some medicine,” he said, and unlocking a small chest in the corner, took from thence a small medicine-case and a tiny phial, such as chemists use for measuring out liquids.

Hiram Strong was the doctor of Hunter’s Creek, in fact he was the head of the settlement, and ruled them with a rod of iron. When the two raw English boys first came to the Creek he had taken them under his wing, else in all probability they had been robbed and murdered long ago. To Bernard Warren the Yankee had taken a special fancy, but as yet all his ingenuity had failed to discover who he was or whence he came. Hiram Strong was worth nobody knew how much. He was known all over the Californian gold-fields, and his luck was proverbial. He continued his rough way of life now, simply because he had grown accustomed to it, and would probably have found the fetters of civilization rather irksome. He was invaluable in the settlement, for whether it was true or not that he was the ne’er-do-weel son of a congress man and had been educated at Harvard, it was certain he had a thorough knowledge of medicine and surgery in all their branches. He was good-natured and

kind, especially to weak ones, or those in trouble of any kind. Yet he was not to be trifled with, and would permit no liberties in speech or behaviour. He kept his rude compeers in wholesome awe of him, rather by the force of intellect than anything else. He generally talked the broadest and commonest Yankee tongue, yet at times a certain refinement would exhibit itself, which made it appear as if the report concerning his antecedents might be correct.

A few strides took the pair back to the hut where Philip Seymour lay. Directly Hiram entered he ominously shook his head. There was a wilder glare in the sick lad's eye, a strange sharpness of the face, which he knew only too well were the precursors of death.

"My poor lad," he murmured, and his voice was low and tender, his touch gentle as a woman's. "Very sick, eh?"

"Yes, Hiram; got anything in your chest to do me good?" gasped Philip with a faint smile, recognizing the voice of his friend.

"I'll try, lad," he said, and proceeded to mix the draught in the phial.

Philip eagerly swallowed it and seemed revived. But it was only a stimulant, and when its effect wore off he was weaker than ever. He lingered on through the long hours of the sultry afternoon, and growing delirious raved of London, and

Bolton, and Willet's, and sometimes of his mother, when his voice would change to entreaty which was most painful to listen to. At the sunset he quietly slipped away, and so this wasted life found its ending, where many another as full of promise had ended, on the merciless plains of California.

When all was over Hiram Strong gently closed his eyes, and drawing the covering over him, turned and laid his hand on Bernard's bowed head. How lonely, how desolate, how abandoned of earth and heaven Bernard Warren felt at that moment I cannot tell you.

"Come, lad, you and me'll take a turn together," said Hiram in the same gentle way; and obeying at once Bernard rose. Hiram took care to lock the door of the shanty; then the pair walked slowly up the river in silence till they had left the last toiler far behind.

It was a weird yet beautiful spot where the Yankee paused at length and threw himself on the turf, motioning to his companion to do the same. The river was more rapid here, and rushed over huge boulders, making a thousand little cascades which leaped, and eddied, and played, and changed with every changeful light of the setting sun. On either side mighty hills rose abruptly, and their peaks, capped by eternal snow, seemed to reach the sky. On their bleak

sides, nestling beneath every sheltering rock, bloomed flowers of strange form and gaudy hue, side by side with ferns and grasses of delicate shape and colour.

Neither of the two, however, took any notice whatever of what lay around them.

"Look here, younker," said Hiram Strong, "you'll tell me all about your chum and yourself—how you came to this vile place; it's mighty queer, an' has puzzled me for months back."

Impelled to obey Bernard slowly began the recital of his life from the time when his father died, his companion listening with most intense interest. It appeared that Bolton had spared them the trouble of letting him drop, by letting them drop on the very day of their arrival in San Francisco. So there they were, two raw, ignorant, friendless lads, alone on a strange and vast continent, with very little money and no prospect of adding to their store. They journeyed together, however, to the silver-mine district, and there their last dream of El Dorado was banished for ever. They found that only men of experience, and who possessed sufficient to purchase a claim, had any chance of realizing anything like a fortune. They were offered work, indeed, as day labourers at a wretched pittance, but as that did not by any means suit them they joined a few others who were moving on to the gold-fields,



and so had drifted from one place to another without much success attending their labours, till they settled down for a time at Hunter's Creek.

Hiram Strong preserved a very stolid expression of countenance during the recital of his young companion.

"Ay, ay, lad," he said when he finished, and his eyes looked away up the valley with a strange far-off expression in their depths. "The old story; well, what are you going to do now?"

"Get home as fast's I can, though God knows *how* I am to manage it, for I have hardly a copper in the world, and nothing but what I've on," said Bernard, ruefully glancing at the coarse trousers and rough blue flannel shirt, which was the common garb of the diggers.

With a strange expression on his yellow face, Hiram Strong drew from his pocket the copy of the paper he had been reading when Bernard sought him in his shanty.

"See thar, younker, I guess that'll be meant to catch yer eye," he said, slowly unfolding the soiled and ragged sheet, and pointing to a paragraph among the advertisements.

"If this meets the eye of Bernard Warren, let him return to England without delay, or communicate with Mr. Stephen Garrett, attorney Fairfield, Lancashire, where he will hear of something to his advantage."

After perusing these lines Bernard started to his feet, his face flushed with excitement.

“When did you see this, Hiram? why didn’t you tell me before?”

“Keep quiet, younker, I only got it from Jake this morning,” said the Yankee coolly. “Well, what are you going to do? How are ye going to get to England, eh?”

“I’ll work my way. I’ll go off whenever poor Phil is buried,” said Bernard. “I have a message to his mother as well. Oh, Hiram Strong, what fools we were!”

“Yes, the conclusion I came to about myself long ago. Like you I ran away from a good home, and stayed away till, like the prodigal son my mother used to read to me about, I came to myself,” said the Yankee, with the same far-off expression on his face. “Then I arose and went to my father’s house, and found it desolate. All gone, all dead, and so I became a wanderer on the face of the earth. That’s why I felt kinder sorry for you foolish chaps,” he added, relapsing into his broader dialect. “Well, Bernard, I’ve a plan.”

“Yes, Hiram,” said Bernard breathlessly.

“I’m tired wandering about the earth and I want to see Europe. If you’ll take me for a travelling companion I’ll pay all expenses, and we can settle at the other end.”

“Thank you, Hiram,” said Bernard quietly but

with pathetic earnestness. "How soon can you go?"

"To-morrow if you like, my lad," replied the Yankee; "I'd like to see your mother. I've never set eyes on a real mother since I saw mine last five and thirty years ago."

"God bless you, Hiram," said poor Bernard simply, and with tears in his eyes.

So it was settled. On the morrow they buried poor Philip a few miles up the stream. He was laid to rest with little ceremony and no religious rite, but among the rude band who attended that strange funeral there were two sincere mourners. These two, Hiram Strong and Bernard Warren, left Hunter's Creek before sunrise next morning, and when the weary workers arose to the monotonous toil of a new day, they were far on the road to San Francisco





## CHAPTER XXI.

### THE CROWNING JOY.

“**M**ILLY, this is the very heart-sickness of hope deferred.”

It was Mrs. Warren who spoke, and her tone was very sad. It was the morning of the 24th of December, and to-morrow would be Christmas-day. Somehow the mother's heart had not been prepared for so long a delay, and though Mr. Garrett assured her it would be little short of a miracle to see Bernard before the spring, her fear and anxiety lest some evil had befallen him was slowly becoming a settled conviction.

Milly and she were alone together in the drawing-room, and from the wide low window they could see the children skating on the river, for it was a real jolly hard Christmas, with just sufficient snow to cover up all bare places and make beautiful the naked branches of the trees. Bernard's name was seldom mentioned in the house; only between Mrs. Warren and Milly was the subject freely discussed. Day by day Milly was

becoming more womanly and beautiful and more truly a pillar of strength in Warner's Chase. The bond between mother and daughter was something wonderful.

"Do not lose hope so soon, dear mamma," said Milly gently. "You know, even supposing Bernard saw the notice immediately it appeared in the papers, he has had no more than time to arrive in England."

"I know you are right, dear, but my heart is so heavy and restless I fear we are going to hear bad news," she replied. "Oh, Milly, what a strange thing is life! How full of mystery, of pain, which seems so needless! God's ways are hard to understand."

Milly knew that her mother's heart must be overcharged indeed when she uttered even the semblance of a complaint.

"You are not well, dear mamma. Let us go out of doors a little," she pleaded. "I am sure it would do you good."

Mrs. Warren languidly assented. To-day she seemed to have lost the anchor of hope and to be drifting on a sea of uncertainty and pain. Yet Milly's gentle companionship, and bright, brave, steadfast talk considerably lightened her heart before the day was done. Preparations for the celebration of Christmas at the Chase were not wanting; but it must need be very quiet, for



there were many shadows to dim its sunshine, and their thankfulness and joy was tempered by sorrow, as every joy must and will be all the world over. Early in the evening, when they were all together in the drawing-room, a servant appeared to say there were two gentlemen in the library wishing to see Mrs. Warren. She rose listlessly and went down-stairs, expecting the vicar and perhaps the doctor of the parish, but lo! it was Mr. Garrett the lawyer and a tall stranger, whose appearance somewhat startled Mrs. Warren. Need I say it was Hiram Strong, attired in the garb of civilization, and looking every inch a gentleman, though his appearance was decidedly colonial?

Mrs. Warren shook hands with Mr. Garrett, not noticing his nervous excitement, then turned to the stranger.

“Mr. Hiram Strong—Mrs. Warren,” said the lawyer. “A gentleman just home from California. I brought him down because he knew your son out at the gold-fields,” he added, getting over his introduction in rather a blundering fashion. In a moment Mrs. Warren’s listlessness vanished, and she turned to the stranger with outstretched hands.

“My son—what of him?” she faltered; and seeing the dread on her face Hiram looked appealingly at the lawyer.

“He’s all right, ma’am. I brought him safe home to you, and he is in there,” said Hiram, pointing to the door of the little study which opened off the library. Mrs. Warren tottered to the door. It opened from within, and then closed upon her. We will not follow her there, for you will think with me, I am sure, that there are some joys with which no strangers may intermeddle, some words which only God should hear.

. . . . .  
What a night that was! What an eventful Christmas-eve! If you could have peeped into the drawing-room at Warner’s Chase an hour or two later you would have seen a picture which any painter might have chosen for a study.

In her easy-chair sat Mrs. Warren, and her face—oh that my pen could adequately describe it to you! Milly could scarcely take her eyes off it. There was another who found it a pleasant, nay, almost a sacred, study. That was Hiram Strong. The slender figure in sombre black; the pure, beautiful, noble face, all aglow in its sweet motherliness; the sunny hair rippling under the dainty widow’s cap—all brought back to the man’s heart a wild wave of memory, which was like to overwhelm him. A real mother he had spoken of, and here she was—ay, a real mother indeed, such as he had never seen since in all the

waywardness of youth he had left his home behind for ever. The twins had taken a strange unaccountable fancy to Hiram, and after one bold survey they perched themselves on his knee, and there they sat, teasing him to their hearts' content. Dick sat a respectful distance, looking with considerable awe at his brother and his strange companion. They had been in regions which he had seen only in dreams, and must have seen so many wonders, that he felt himself to be a poor, ignorant, country boy, who must keep in the background as much as possible. Ruby, as usual, had the most to say, but Hiram parried her questions, and gave her such roundabout and amusing answers that at length she somewhat indignantly held her peace. Bernard was very quiet, and his eyes seldom left his mother's face. When they did it was to look at Milly. The wanderer was considerably changed. He was taller, and thinner, and more manly than of yore, and his face was bronzed by the suns of that burning land. I cannot quite describe to you what was in his heart. Instead of meeting with reproaches, as he deserved, his welcome home had been one of unutterable love. His mother's eyes bent upon him told that she was his mother still. Milly's clinging fingers, which sometimes touched him as if just to assure herself that he was flesh and blood, the smile struggling with the tear in her

eye when she looked at him, told something of her love. Oh how unworthy he had been and was, and how unspeakable the goodness of God! Nothing could have humbled him more or given birth to such earnest prayerful resolutions for a future which would atone for the past than the events of the past week. He had arrived in London to find that poor Philip's mother had died of a broken heart shortly after her son's flight. Then followed his visit to Fairfield and all the revelations made to him there. And here he was at home on Christmas-eve beneath the roof-tree of Warner's Chase. And it was Milly's now! All his boastful talk of a bygone summer had ended in nothing. It was Milly, the gentle, unobtrusive girl, whom he had rather despised in the old days, who had restored the old place. Truly strange are the fluctuations of fortune!

Presently Mrs. Warren's sweet voice broke the stillness which had stolen upon them unawares.

"Play, Milly dear! and we will sing 'O God of Bethel!' before we go to bed."

A few minutes later the beautiful words and music of the hymn sounded through the quiet room, and Hiram Strong joined in with all his might, though his tears were streaming down his cheeks the while, to the no small wonderment of the twins.

After the singing they rose to retire to rest.

When Hiram Strong came to say good-night to the real mother, she clasped both her hands over his rough brown one, and lifted her sweet eyes to his face.

“My son has told me all you have done and been to him. But for you we might not have had him at home again to-night!” She faltered. “I would thank you as only a mother can!”

“Hush! madam,” said Hiram, his deep voice very tremulous.

“There is another thing which will be settled again,” she said smiling slightly; “if you have been a wanderer, you need be so no more. We have a home; it is yours as long as you like to stay. I, and my children with me, say it from our hearts.”

When she concluded she bent her head and touched with her lips the hand upon which her own rested, a mute token of a mother's gratitude and love.

Hiram Strong lifted one white hand to his lips, then, and without uttering a word, or pausing to say good-night to any, stole away out of the room.





## CHAPTER XXII.

### CONCLUSION.

**M**Y story is nearly done. I have only to tell you how Bernard went soon to Fairfield, and entering the works in Mill Street, by constant application, very speedily became master of every branch of that lucrative business. There was no thought of anything in his head now but honest hard work, and a fixed and unalterable resolve to live a useful, upright, honourable life before God and before his fellow-men. So that wild and wayward expedition into a far country had not been quite unfruitful, since there, like the prodigal of old, he came to himself, and arose and went to his father. Hannah Proctor keeps house for Bernard, but if report speaks truly, she will abdicate by and by in favour of a certain blue-eyed sunny-haired young lady who bears the name of Constance Garrett. There is a new and beautiful abode in the course of erection a good way out of the town, in which

she takes considerable interest, and which she often comes up from Freshbury to see. She is one who will help Bernard in the right way, and together they will be a great blessing to Fairfield. So people say. Mrs. Warren is so much pleased with her son's choice that Milly laughs sometimes and says she has good reason to be jealous of Mr. Garrett's only daughter. But it is only a pleasant jest, for Constance and she are warm friends. Milly is the sweet mistress of the Chase still, and makes there a dear and pleasant home for her mother, and the twins, and for Dick, too, when he comes home from college. Milly is in no hurry to marry, though more than one has sought her. In the meantime she has plenty to do, and under her wise, womanly, and generous supervision, these are good and prosperous days for Warrendene. When the crown of her life comes to her she will wear it worthily and well, and if it never comes, well, she will not go solitary down the hill of life, neither will she grow selfish or narrow, or unlovely, the fresh young heart and loving spirit will go with her to the end.

Ruby is the wife of the doctor in Warrendene, and has little chubby twins of her own, the counterpart of what Dot and Nannie were fourteen years ago. And Ruby has developed into an excellent wife and mother, but retains her girlish ways and open manner of speech, which is per-

haps as well, her husband being a grave reticent man, through devotedly attached to his wife.

I have only one more of our friends to write about and I have done. Hiram Strong took Mrs. Warren's words so literally to heart that he is now a wanderer no more. He has found a home in England—indeed he has three or four homes—in each of which he is more welcome than the other. He bought a house in Warrendene, but he is seldom under its roof-tree. Sometimes he is at Fairfield taking a great interest in Bernard's work, and a greater still in the erection of the new house, and when he is there he will spend a week with the Garretts at Freshbury, for he is quite at home with them, and has unbounded admiration for Constance, though she teases him most unmercifully. He goes to visit Ruby sometimes, and holds learned discussions with her husband on medical matters, and Doctor Wilton declares that had he studied the profession in England he would have been one of its brightest ornaments.

But the place where he is most at home, and where he loves most of all to be, is at Warner's Chase. It is an exquisite and touching thing to see his reverence and love for the "real mother;" it often brings the tears to Milly's eyes. They have done him boundless good, these two gentle women, and he will never be a wanderer on the

face of the earth again. Never again, for besides having found a home at last, he has turned his feet towards the celestial city, where he hopes some day to meet all those dear ones from whom he has been parted so long.

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The first part of the document discusses the importance of maintaining accurate records of all transactions. It emphasizes that every entry, no matter how small, should be recorded to ensure the integrity of the financial data. This includes not only sales and purchases but also expenses and income. The text suggests that a systematic approach to record-keeping is essential for identifying trends and making informed decisions.

In addition, the document highlights the need for regular audits and reconciliations. By comparing internal records with external statements, such as bank statements, discrepancies can be identified and corrected promptly. This process helps to prevent errors from accumulating and ensures that the financial statements are accurate and reliable.

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Finally, the document touches upon the significance of financial reporting. It notes that clear and concise reports are crucial for communicating the financial health of the organization to stakeholders. The text offers tips on how to present the data effectively, using charts and graphs to illustrate key points. It also stresses the importance of transparency and accountability in financial reporting.

The third part of the document delves into the topic of risk management. It identifies various financial risks that businesses may face, such as market volatility, credit defaults, and currency fluctuations. The text provides strategies to mitigate these risks, including diversification, hedging, and maintaining a strong credit profile. It also discusses the importance of having contingency plans in place to handle unexpected financial challenges.

Furthermore, the document addresses the issue of tax compliance. It explains the various tax obligations that businesses have and provides information on how to stay up-to-date with changing tax laws. The text offers advice on how to optimize tax payments and avoid penalties. It also mentions the importance of keeping accurate records for tax purposes.

The fourth part of the document discusses the role of financial technology in modern business. It highlights how digital tools and software can streamline financial processes, reduce errors, and improve efficiency. The text mentions various fintech solutions, such as mobile banking, digital wallets, and automated accounting systems. It also notes that while technology offers many benefits, it is important to ensure that data is secure and protected.

In conclusion, the document provides a comprehensive overview of key financial management concepts. It covers everything from record-keeping and budgeting to risk management and the use of technology. The text aims to equip readers with the knowledge and skills needed to manage their finances effectively and make sound business decisions.

