To Carrie

Presented by her friend

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Henry Coats.

Yonkers.

September.

1857

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RICHES HAVE WINGS;

A Tale for the Rich and Poor.

BY T. S. ARTHUR,

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RICHES HAVE WINGS.

CHAPTER I.

INTRODUCTION.

Riches have wings. In no country is this more strikingly true than in our own. The social history of the world presents no era, nor any people, in which, and among whom, such sudden and remarkable changes in the possession of property have taken place. The man who is worth a million to-day, has no surety that he will be worth a thousand to-morrow. Children who are raised amid all the luxuries that money can procure, too often, when they become men and women, are doomed to hopeless poverty; while the offspring of the poor man, who grew up, perhaps, in the hovel beside their princely mansion, is the money lordling of their darker day.

The causes for this are various: mainly it

depends upon our negation, in the beginning of our national existence, of the law of primogeniture and entailment of property. A man cannot be rich here in spite of himself. He may be born to great possessions, but has the full liberty to part with them upon almost any terms that please him; and such alienations are things of every-day occurrence. One result of this is, that property and possessions of all kinds are continually changing hands, and thus placed within the reach of nearly all who have the ability, as well as the desire, to struggle for their attainment. To superior judgment, skill, and industry, when applied to the various pursuits in life, comes the reward of wealth; while the supine and self-indulgent, or those who lack a sound judgment and business acumen, remain in moderate circumstances, or lose the property that came into their hands at majority.

There are no privileged classes here, made such by arbitrary national preferences of one over another. In the eye of the nation, every man is born free and equal. The son of the humble artisan or day-laborer can enter the same course, and start for the same goal, with the son of the wealthiest and most distinguished in the land—and beat him in the race if he

b. swifter of foot, and possess greater endurance.

The consequence of all this is, that wealth becomes a less and less stable thing every day; for, in the fierce struggle that is ever going on for its possession, as an end, and not as a means to a higher end, men become more and more absorbed in the desire for its attainment, and, as a natural result, more and more acute in their perception of the means of attaining it. And the most eager and acute are not always the most conscientious in regard to the use of means, nor the most careful lest others sustain an injury when they secure a benefit.

Great instability in the tenure of wealth must flow from the operation of these causes; for the balance of trade must ever be suffering disturbance by the inordinate action, at some point, of those engaged in commercial and business pursuits. This disturbance we see almost every day, in the dishonest spirit of speculation and overreaching that prevails to a melancholy extent. Business is not conducted, in this country, on the permanent, healthy, honest, and only true basis of demand and supply; but is rendered ever fluctuant and unsafe, from the reasons just given.

The apparent causes of the instability al-

leged, are mainly those that we have stated. But, as every thing that meets the eye is an effect of something interior to it and invisible, so, in this case, the things we have set forth are merely the effects of a spiritual cause, or, in other words, of a perverted state of the *mind* of the whole nation viewed as one man; for the truth that a nation is only a man in a larger form is undeniable. This perversion lies in the almost universal estimation of wealth as a means of selfish gratification, and not as a means of promoting and securing the general good; and from this it arises, that nearly every man seeks to secure wealth to himself, utterly regardless of his neighbor; and far too many not only covet their neighbors' goods, but actually seek to defraud them of their possessions.

Every man is regenerated through temptations to evil, by means of which he comes into a knowledge of his hereditary perversions; and it often happens, that he is not only tempted of his evil lusts, but yields to the temptation, and thus, in suffering the consequences that follow, is made more clearly to see the nature and ultimate tendencies of the false principles from which he had acted. And this is just as true of a body of individuals (as a nation) as it is of an individual himself The

law of primogeniture and entailment of property, which is not a just law, lays, with its disabilities, upon the mind and ultimate energies of the nation farthest advanced in civilization, because to have abolished it would have resulted in a worse evil, even the utter destruction of that nation by the fierce intestine struggle that would have resulted therefrom, while there was no conservative spirit strong enough to sustain it. But, in the fullness of time, this American Republic sprang into independent existence, an outbirth of Anglo-Saxon civilization, and prepared to take an advancing step. The law that held in iron-bound consistency the English nation, was abolished, and all the strong energies, eager impulses, and natural lust of wealth and power, that distinguished the people of that nation, were allowed full scope here.

In the history of the world's regeneration, the time had come for this, and there was virtue enough in the people to meet the consequences that have flowed therefrom. These consequences, externally disastrous to individuals as they have proved, have not been severe enough to check the onward advancement of the nation. They are, in fact, a reaction, upon individuals, of consequences flowing

from their own acts, and showing them that their acts were evil. The love of wealth, for its own sake, needed to be regenerated. It was a great evil, fraught with unhappiness. Its regeneration could only be effected in rational light and mental freedom. That is, men must see it to be an evil, and freely put it away. But, so long as a man secures the gratification of every lust, just so long he sees it to be good instead of evil. It is only when he is deprived of its gratification, through consequences growing out of its indulgence, that he is enabled to perceive its true quality. And this is just the effect produced upon the general mind by the instability that attends the possession of wealth in this country. A man who loves money for its own sake, and looks upon it as the greatest good, is not at all likely to have his false view corrected, while all is sunshine and prosperity; but, in reverses, he sees with a more purified vision.

In a word, then, we believe that the cause why wealth is so unstable a thing in this country, lies in the free scope that every man's selfish impulses find, and instability is only a salutary reaction. And, in this seeming evil, we recognize a Divine Providence, still educing good.

A change in our form of government, as some have thought, cannot, therefore, effect a remedy for the evil which so many lament. Nor is it to be found in penal statutes. It will come only when the whole nation, as one man, shall be guided in every transaction, small and great, by justice and judgment, and not till then. In the mean time, it is every man's duty, who sees and acknowledges this truth, to do all in his power to give it vitality in the minds of the people

CHAPTER II.

HUMAN PRUDENCE.

"It's my opinion, Mr. Carlton, that every man who remains poor through life, or who, once possessing wealth, loses it, has only himself to blame. I am out of all patience with these constant failures that occur in the mercantile community, and set them all down to sad mismanagement, or utter incapacity for business; and I am equally out of patience with the unceasing murmurs of those who have not the means of supplying their wants. The

fault, in both cases, is with the individual, and no where else."

"The fault may be, and doubtless is, to some extent, in the individual, but I am satisfied that you are in error in the broad ground you take, Mr. Townsend. Above and beyond man's will and action, is a Power that rules events. Human prudence is not every thing in fact, it is nothing, when it comes in opposition to the designs of Providence."

"Your profession, as a minister, naturally leads you to such conclusions," replied the merchant. "But, as a man of business and close observation of men and things, I am satisfied that, in the ordinary pursuits of life, Providence interferes but little; and that all, or nearly all, of success or failure is chargeable to man's own efficient or inefficient action."

"I will grant that it is chargeable to his ends, and to his actions, so far as they are influenced by his ends. But that the mere possession of mercantile ability, and the means of engaging in trade, will give a man wealth and its permanent enjoyments, I seriously doubt."

"I am not sure, Mr. Carlton, that I understand what you mean by the first sentence of your last remark."

"About a man's ends influencing his external condition?"

"Yes."

"I mean, that a man's end in seeking wealth may be of such a nature, that, after attaining what he has sought, the loss thereof may be necessary as a reaction upon that end, in order that it may be changed into one less useful and soul-destroying. The Divine Providence, which, I believe, governs in the most intimate things of every man's life, has sole reference to what is spiritual and eternal, and so disposes of things, external and worldly, as to make them subserve man's highest and best interests. I believe, therefore, that if it is best for man's eternal state that he should be poor, and have to struggle hard to obtain mere food and clothing, that he will remain poor in spite of a life long effort to get rich. And I also believe, that with one tenth of his effort, another may accumulate a large fortune, who is no better, perhaps not so good a man, but whose hereditary evils are of a nature to be best reacted upon in a state of prosperity."

"Very much like fatalism, all that," said the merchant. "What use is there in a man's striving at all?"

"It is any thing but fatalism, Mr. Towns-

end. And as no man can know the true quality of his internal life, nor what external condition will best react upon it, he is not left to the choice of that condition. Necessity, or a love of gain, causes him to enter into some business or profession, and according to the pressing nature of his necessities, or his desire for wealth, is the earnestness with which he struggles for success. As is best for him, so is the result. To him who needs the disappointments, anxieties, and sad discouragements that attend poverty and reverses of fortune, these come, and to him whose external interests will be best promoted by success, success is given In all this, human prudence is actually nothing, though human prudence is the natural agent by which the Divine Providence works."

"All that sounds very well, Mr. Carlton, but I don't believe it. My doctrine is, and always has been, that every man who will use the right means, can get rich; and if he will manage his affairs, afterwards, with common prudence, may retain what he has acquired. I certainly, am not afraid of the loss of property But, may be, I am one of your favored ones, whose spiritual interests are best promoted by a state of prosperity."

"That, of course, is not for you nor I to know, at present," returned the minister, speaking seriously. "The time may come when you will see the whole subject in a different light, and think, perhaps, as I do now."

"Then you prophesy that I will become a broken merchant?"

"No, I prophesy no such thing. Judging from appearances, I should say that few men were less likely to become poor. Still, Riches have Wings, and your possessions may take flight one day, as well as another man's. Mr. Barker, a few years ago, stood as far above the dangers of a reverse as you now do."

"And would have stood there until to-day, but for his own folly. Look what a mistake he made! How any man, of his age and experience, could suffer himself to be tempted into such a mad investment of property, is to me inconceivable. He deserved to fail."

"Heretofore he had always been prudent and far-seeing in all his operations?"

"No man more so."

"But, when it became necessary for his higher and better interests that he should sustain reverses, he lost his prudence, and his mind was no longer far-seeing. Depend upon it, Mr. Townsend, the hand of Providence is

in all this! I have seen Mr. Barker frequently since the great change that has taken place in his circumstances. He is not the man that he was. His whole character has softened."

"He must be very miserable."

"To me he seems quite as happy as before."

"Impossible!"

"No. The wind is tempered to the shorn lamb. He who sends reverses and afflictions for our good, gives strength and patience to bear them. I have seen many families reduced from affluence to poverty, Mr. Townsend, and in but few instances have I seen individuals made more wretched thereby."

"That to me is inconceivable," said the merchant. "I cannot credit it."

'At first, there was great anguish of mind. The very life seemed about to be extinguished. But, when all the wild elements that had come into strife and confusion, had subsided, there came a great calm. The natural life was yet sustained. Its bread and its water were still sure. There was a feeling of confidence that all things necessary for health, comfort, and usefulness, would still be given, if sought for in a right spirit. Poverty, Mr. Townsend, is no curse, nor is wealth a blessing, abstractly con-

sidered. They bless or curse according to the effect they produce upon our minds. The happiest man I ever saw, was a poor man, so far as this world's goods were concerned. He was a good man."

There was something in the words of the minister that impressed itself upon the mind of Mr. Townsend, notwithstanding his efforts to put no value upon what he said. Frequently, afterwards, certain expressions and positions assumed, would arise in his thought and produce a feeling of uneasiness. His confidence in human prudence, though still strong, had been slightly impaired.

Mr. Carlton was the minister of a wealthy and fashionable congregation, to whom his talents made him acceptable. Not infrequently did he give offence by his plainness of speech and conscientious discharge of the duties of his office; but his talents kept him in his position. Mr. Townsend was a wealthy merchant, and a member, for appearance sake, of his church. As to religion, he did not possess a very large share. His god was Mammon.

The occasion of the conversation just given, was the failure of a substantial member of the church, for whose misfortunes Mr. Townsend, as might be inferred, felt little sympathy; and

less, perhaps, from the fact that he was to be the loser of a few thousands of dollars by the disaster. The minister was on a visit to the house of Mr. Townsend, in the presence of whose family the conversation took place.

"How I do dispise this cant—I can call it by no better name," said the merchant, after the minister had left. "I am surprised to hear it from a man of Mr. Carlton's talents. He might talk such stuff as this to me until doomsday, and I would not believe it."

Mr. Townsend had a son and two daughters. The latter, Eveline and Eunice, were present during the conversation with the minister, and noticed the remarks of their ftaher, after Mr. Carlton left. Some time afterward, when they were alone, Eunice, the younger of the two daughters, said, with unusual sobriety of manner, "Father treated what Mr. Carlton said very lightly; don't you think so?"

"Indeed, I don't know," was the thoughtless reply of Eveline, who was noticing the effect of a costly diamond breast-pin with which her brother had, a day or two before, presented her. "Mr. Carlton has a strange way of talking, sometimes. I suppose he would—there! is'nt that brilliant, Eunie? If brother John could only see the effect! I'm a thousand

times obliged to him. 'Is'nt it splendid, Eunie ?"

"It is, indeed, Evie. But what were you going to say about Mr. Carlton ?"

"Dear knows ! I forget now. John must have given at least five hundred dollars for this pin, don't you think he did ?"

"I am sure I don't know. I never think about how much a thing costs."

"Jane Loming's is admired by every body but the diamonds in this are twice the size of those in hers, and it contains two to one. Just look how purely the light is sent back from the very bosom of each lucid gem. Could any thing be more brilliant ! How I love gold and diamonds ! They are nature's highest and loveliest achievements."

"In the mineral kingdom," said Eunice, in her gentle way. "But gold and diamonds I love not half so well as I do flowers, nor are they half so beautiful. There is your glittering diamond. There is a flower not only far more beautiful, but with a spirit of perfume in its heart. And when I look into your eyes, sister, how dim and cold appear the inanimate gems that sparkle on your bosom. There are lovelier things in nature, Evie, than gold and diamonds.

"You are a strange girl, Eunie," returned Eveline, playfully "I don't know what to make of you, sometimes."

"I don't know what there is strange about me, sister," said Eunice. "Have I not said the truth? Is not a flower a lovelier and more excellent thing than a brilliant stone, which, because it is the purest and rarest substance in the mineral kingdom, is prized the highest, but is still only a stone?"

"Would you give a diamond for a flower, Eunie? Tell me that, dear."

"No, because diamonds have a certain value as property, and are rarer than flowers. Flowers spring up every where. With a few seeds and a little earth, or with the fiftieth part of the price of a moderate-sized diamond, I can have them at my will. But, give me a little bouquet of sweet flowers, and I will enjoy it more, and love it better, than all the jewels in my casket."

"I verily believe you would, Eunie. It's like you. And sometimes I half wish that I, too, could find delight in these simple things; that I could love a flower as you do. Flowers are beautiful, and please me at first sight; but I soon grow weary of them, while you will cherish even a half-opened bud, and love it

while a leaf retains its beauty and perfume. But, to change the subject, how are you going to dress at Mrs. Glover's, next week?"

"I hav'nt thought about that, yet. What do *you* mean to wear?"

"This diamond breast-pin, of course."

"No doubt of that," said Eunice, smiling. "And you will go, as likely as not, without an ornament, except a flower in your hair."

"Not quite so plain as that, Evie. You know I don't dislike ornament—only the unharmonious profusion of it in which—"

"I indulge, Eunie."

"A simpler style of dress and ornament would doubtless become you better," said Eunice, again smiling. "That, you know, I have always said."

"Yes, and I have always said that a little more of both would make in you a wonderful improvement."

"Perhaps they might. We are all apt to run into extremes; though I think the extreme of plainness is better than its opposite."

"I don't know. All extremes are bad."

"Even the extreme of gay dressing?"

"Certainly. But you know, sister, that I don't plead guilty to that folly. I have attained the happy medium in dress."

"So you say. Well, if yours be the happy medium, Evie, a stage-dancer's must be the extreme."

"That's your opinion, and I won't quarrel with you about it. But it's time, Eunie, that we were selecting our dresses, be they gay or plain."

"So it is; but it won't take me long to make a choice. How would I look in a white muslin, with just a little satin trimming?"

"Nonsense, Eunie! White muslin with satin trimming, indeed!"

"I don't know any thing more beautiful or becoming than white."

"Don't you, indeed! Perhaps I might suggest something?"

"Not for me, Evie," returned Eunice, good-humoredly. "It will be best for each of us to consult her own taste; and if we do run a little into opposite extremes, it will be no very serious matter."

Eveline could not but agree with this and so the good-natured contest ended.

The leading traits of character that marked the two sisters, appear, to some extent, in this conversation. Eveline was a gay, high-spirited girl, who was fond of pleasure, and enjoyed, sometimes, even to excess, the privileges

afforded by her position; while Eunice was retiring and thoughtful, and took more delight in doing some useful thing, than in dress or fashionable company. But, opposite as were their dispositions, they were tenderly affectionate towards each other, and had been so from childhood.

At the time our story opens, Eveline was twenty, and Eunice in the nineteenth year of her age. For nearly a year, Eveline had been receiving the attentions of a young man named Henry Pascal, son of a wealthy merchant and friend of her father. Pascal was in Europe, where he had been spending some months, and was in familiar correspondence with Eveline. Although no regular engagement had been made, yet it was pretty well understood, in both families, that a marriage between the young couple would take place. Eunice had no acknowledged lover, although many had looked upon her pure young face with loving eyes.

CHAPTER III

CONFIDENCE IN HUMAN PRUDENCE SHAKEN.

Some things that were said by the minister, came back to the mind of Mr. Townsend, and slightly disturbed it. The possibility that there might be truth in what he had said, was suggested to his thoughts, and he felt fretted at the idea of any Providential interference with his worldly prosperity. He wished to be let alone; and even went so far as to say, mentally, that he considered himself perfectly competent to manage his own affairs. But this state did not remain long. Possession, with him, was nine points of the law, and he meant to retain his advantage.

It happened, not long after, that an arrival from the Pacific brought Mr. Townsend letters from the supercargo of one of his vessels, announcing the loss, in a terrible storm, of a fine ship laden with a return cargo of specie and hides, valued at thirty thousand dollars. She had only been out of Callao two days when the disaster took place. The loss of both ship and cargo, it was feared, would be total.

"By the ships 'Gelnare' and 'Hyperion,' "

said one of these letters, "advices in respect to cargo, were sent."

Unfortunately for Mr. Townsend, neither of these vessels had arrived, and therefore no insurance had been made upon the cargo. They were both telegraphed on the next day, but they came too late. Three weeks elapsed without further intelligence, when the captain and supercargo arrived, bringing news of the entire wreck of the vessel and loss of the cargo.

Mr. Townsend loved money for its own sake, and, therefore, although worth some two or three hundred thousand dollars, the loss of thirty thousand was felt severely. It made him exceedingly unhappy, and by the reaction of his state upon his family, disturbed the peaceful atmosphere of home.

A month after the intelligence of this loss came, he received account sales of ten thousand barrels of flour, shipped to Montevideo, where very high prices had ruled in the market for some months. He expected to make from five to ten thousand dollars by the shipment. But the arrival of half a dozen ship loads of flour, simultaneously with his own, had knocked down the price, and he lost by the adventure over twelve thousand dollars. As a remittance, his consignees sent, in part, a cargo

of cocoa, upon which there was another loss, not of much consequence in amount, but serious as to the effect produced upon the merchant's mind. Hitherto, almost every commercial enterprise had been successful. All his previous losses did not amount to twenty thousand dollars, and now, in the space of little over a month, he had seen nearly fifty thousand dollars pass from his hands, without even the opportunity of an effort to save it. And the worst of it was, he could blame no one. The ship had been wrecked in a storm. Previously, the supercargo had sent by the first vessel that sailed, after he had determined upon the nature of his return cargo, all the information necessary for purposes of insurance. But the winds and the waves had retarded her progress until after the news of the wreck came. If the loss had been the effects of clearly apparent human errors or inefficiency, Mr. Townsend would have felt less disturbed about it; for greater care on his own part, or a nicer discrimination in the selection of his agents, would prevent a recurrence of like events in future But the satisfaction of mind such a reflection would have produced, he was not permitted to have.

For months after this, nothing but ill-luck

attended Mr. Townsend's shipping interests. After this, followed several losses through the failure of old customers, whose solvency, not only he, but every one else, considered undoubted. During a single year, his riches, to the amount of over seventy thousand dollars, took to themselves wings and flew away, beyond the reach of recovery.

In spite of every effort to put away from his mind the intruding recollection of what Mr. Carlton had said about the nothingness of human prudence, the prominent features of the conversation he had held with the clergyman were continually forcing themselves upon him, and impressing him with a sense of his own powerlessness never felt before.

From this time his trust in commerce became impaired. Hitherto he had considered it the surest road to wealth, because it had borne him safely on to prosperity. But now he hesitated and reconsidered the matter over and over again, when proceeding to send out a ship, and thought with doubt and anxiety about the result, after she had spread her white sails to the breeze, and started on her voyage to distant lands. This uncertain state of mind continued, until Mr. Townsend began to think of some other mode of using his capi-

tal less likely to be attended with loss. He had been raised in the counting-room of a shipping merchant; had sailed ten voyages while a young man, as supercargo, and was now, from twenty five years active devotion to business, thoroughly conversant with every thing appertaining to commerce with foreign countries. As a shipper he was at home. But although, like other men of his class, he had a general and pretty accurate notion of the operations of trade, he had no practical knowledge of any branch but his own. A few years before, he had said that any man who, after ten or twenty years successful devotion to any business, was silly enough to change it for another, of which he knew little or nothing, deserved to lose, as he stood ten chances to one of losing all he had made. And yet, notwithstanding all this, in the darkness and doubt that had come over his mind, Mr. Townsend had serious thoughts of directing his capital into some other business.

This important crisis in the merchant's affairs occurred during a period when every thing was inflated, and speculation rife. In his younger days he had made, in one season, by speculating in cotton, twenty thousand dollars; and, on another occasion, ten thousand

dollars in a single day, by operating in flour. Fortunes were lost at the time, but he had been wise enough to stop at the right moment. Rumors of this one having made twenty or thirty thousand dollars, and the other one fifty or one hundred thousand, in the course of a few months, were floating through all the circles of trade, and inspiring men who had never made a dollar in their lives, except in regular trade, to stake their fortunes on little better than the turn of a die. The whole commercial atmosphere was filled with the miasmata of speculation, and all men who inhaled it became more or less infected with the disease. Property, estimated for years at a certain price, suddenly changed hands at an advance and again at, perhaps, double the original price paid for it. Why it had become so much more valuable all at once, nobody could clearly explain, although reasons for it were given that appeared to be taken for granted as true. A lot of ground that the owner would have taken a thousand dollars for, and been glad to have got it, all at once became worth two or three thousand dollars, and was sold for that sum; and, in the course of a month or two, perhaps, was resold for five or six thousand, on the rumor of a railroad terminus being about to

be located in the neighborhood, or some great change in the avenues of trade in progress that would make it immensely valuable. Imaginary cities were bought and sold; and railroad and canal stocks, while not even the lines of improvement they pretended to represent had been surveyed, passed from hand to hand at twenty, thirty, fifty, and sometimes a hundred per cent. above their par value. Men stood looking on in wonder at this strange state of affairs, or plunged in headlong to struggle for the wealth they coveted.

Nor were individuals permitted to remain the passive spectators of all that was going on around them. Daily, and almost hourly, some one, infected with the mania, would present himself, and urge, with such eloquence and seeming fairness, a participation in the vast benefits of some imposing scheme of profit, that to withstand his persuasions was almost impossible. And these individuals were so generous, too. They were not content to make fortunes themselves, but wanted every body else to take a share of the golden harvests they were reaping. If you had no cash to spare, that did not matter. Your credit was good, and your note, as an acknowledgment of the purchase, and a formulary of trade,

all that was wanted. To give a note of ten thousand dollars, to-day, for a piece of property that there was a fair chance of selling, in a fortnight, for twenty thousand, was, certainly, a temptation. Of course you had to sell, if you did sell, as you bought, for paper, not for cash. But that was nothing. Every body was getting rich, and, therefore, every body was safe. There was no risk in taking a man's note for ten or twenty thousand dollars, payable six or twelve months hence, when he was known to be worth one, two three, or four hundred thousand.

Mr. Townsend had a neighbor whose name was Cleveland. This man called in to see him at least once every day, to talk about schemes of profit, and the chances of acquiring great wealth suddenly. He was also engaged in shipping, and had made a good deal of money by fortunate adventures. Recently he had sold one of his vessels and freighted the other, which had enabled him to divert a considerable amount of capital into the new channels of profit that had opened all around him. This Cleveland was half owner of a western city, a map of which hung up in his counting-room. The name of the city was "Eldorado." As could be seen by its position relative to other

parts of the State in which it was situated, it was plain that "Eldorado" was destined to become, at no very distant day, one of the most important places in the West. It was situated on the bank of a rapid river, with a fall close by, affording water-power for mills and manufactories to any extent. The country around was healthy, and the lands were rich; and, moreover, a railroad, now in process of erection, would pass through it from north to south, and another from east to west. One of these roads started from the lakes at the north, and was to terminate at the Ohio river. The other started from, and terminated in, deep navigable rivers.

This "Eldorado" Mr. Cleveland said he looked upon as the most valuable of all his interests. His half of the city cost him twenty thousand dollars, and he had already sold lots enough to realize fifteen thousand dollars and expected to sell enough to net him fifteen or twenty more, and still have a little fortune safely locked up in "Eldorado"

Besides his western town interest, he was largely concerned in a manufacturing company; owned shares in all sort of internal improvement and banking corporations; and was, according to his own showing, making money

so fast that he could hardly ccunt it as it came in. Some time after, Mr Townsend met with the loss of thirty thousand dollars by the wreck of a vessel, upon the cargo of which no insurance had been effected. Mr. Cleveland said to him:

"I've just made an operation from which I expect to realize fifty thousand dollars before twelve months pass away."

"Have you, indeed!" responded Townsend.

"Yes. I've bought up a majority of the stock of the Sandy Hill and Dismal Lake Canal, at twenty per cent. below par."

"I would'nt have it at fifty cents below par," returned Townsend. "The project is in itself impracticable, and will never be carried out. The stock is not worth a dollar, intrinsically, and never will be."

"There you are much mistaken," replied Cleveland. "The survey has not only been completed, but workmen are upon the lines, and now that I have secured a control in the Board of Directors I mean to have the work prosecuted with vigor. In two months I will have the stock up to par, and in less than a year, as high as thirty per cent. above, and not to be had easily, at that price. My shares cost a

hundred thousand dollars. When the price reaches thirty per cent. above par, I will sell, and thus make fifty thousand dollars. After that, those who own the canal may go on with it as they please. Won't you take ten or twenty thousand dollars worth of the stock? You will find it better than the shipping interest?"

"No, thank you, Mr. Cleveland. I never meddle in matters of that kind. Give me straight forward, legitimate trade; not uncertain speculation. I have made my money by commerce, and will certainly not risk it in fancy stocks or ideal cities. I have no taste for your 'Eldorados' and 'Dismal Lake Canals!' The one will turn your gold to dross, and the other will bury it from your sight in its turbid waters."

"Don't believe the half of it, Mr. Townsend. Before two years have passed away, I'll show you a cool hundred thousand or two that I have made by these and one or two other schemes I have in my head."

"If you don't find yourself a ruined man you may be thankful. As to your canal stock, even its par value will be a fictitious one, for, if the works were completed, they never would pay an interest on the investment. How much

more fictitious, then, will be the value at thirty per cent. above par. Whoever buys at such a price will ruin himself."

"I don't know how that may be. But I do know, that if I can sell the stock that cost me only eighty, for a dollar thirty, I shall make just fifty thousand dollars."

"Yes, *if;* but you are not going to find fools enough in the world to buy a hundred and fifty thousand dollars worth of fancy stock at that price."

"Don't you believe it. I know what has been done, and I know what can be done. There are stocks in the market, not half so promising as this, up, already, to fifteen and twenty per cent. above par."

"Well, from all such uncertain schemes, I hope to be kept free, Mr. Cleveland. Much more, I am satisfied, will be lost than gained, in the end."

"I shall take good care to be a gainer," said Cleveland. "Trust me for that."

"Gain or loss, I am not to be tempted into the danger of losing what I have made in honest trade, by the hope of great returns from doubtful schemes," replied Townsend, in a very positive way, and thus closed the matter for the present.

CHAPTER IV.

SPECULATION.

A FEW months afterwards, when Mr. Townsend had, from repeated failures to realize anticipated gains in commerce, grown distrustful of the means of prosperity so long successfully applied, he listened with more interest to what Cleveland had to say about the new roads to wealth that had been opened.

"Depend upon it, Townsend," said the individual to him, one day, "that you are standing still, while other men are seizing upon the golden opportunities that offer themselves on every hand. Times have greatly changed. A new order of things prevails. Wealth is no longer to be gained in the old channels, or, at least, not without twenty times the labor required in the new channels. Notwithstanding your want of confidence in my 'Sandy Hill and Dismal Lake Canal' stock, I managed it just as I said I would. I controlled the Board and had the excavations entered upon with great vigor. I had an office procured in a public location, where a clerk was placed, and every thing reduced to an active business as-

pect I secured one or two editors in favor of the work, and got one or two shrewd brokers interested in the stock. Every thing went on just as I desired. The price advanced steadily until about ten days ago, when it reached the maximum of my wishes, since which time I have been selling it as fast as I can without creating suspicion. The stock is still firm. In a week or ten days more I shall not own a share, and then the company can take care of its own interests."

"And you will have cleared fifty thousand dollars by the operation?"

"Yes, every cent of it."

"I can hardly credit it."

"I bought for eighty cents, and am selling for a dollar and thirty. You can make the calculation yourself. And what is more than all this, Mr. Townsend, I have not had to use ten thousand dollars real money from beginning to end. My credit was enough. Although such a handsome profit has been made, only two or three of the first notes given for the stock have fallen due"

"You sold on time?"

"Certainly. But the notes of such men as D—— and P——, J. S——, and L——, are as good as so much gold, any day."

"It's surprising," remarked Townsend, thoughtfully.

"But no more so than true," said Cleveland, in a confident voice. "Now is the time for a man who possesses good credit and a clear head to make or double his fortune. I shall treble mine, and you can easily do the same, and this, too, without interfering at all with your regular business operations. Mine go on the same as usual."

Mr. Cleveland believed what he said. But he was slightly mistaken. To these grand speculating schemes he gave up all his own thoughts and attention, and left his regular business in charge of his eldest clerk, in whom he had unlimited confidence. He was satisfied to believe that every thing was conducted as well as it could have been done, if he had given to it all his personal attention. In this, however, he was in error.

Mr. Townsend hardly knew what to think. His confidence in the old way that he had been for years pursuing, was impaired, and in spite of his better judgment, confidence in the new way was gaining strength. It occurred to him that he might be neglecting, unwisely, to improve the golden opportunities that were presenting themselves every day, because they did

not exactly accord with his old notions of business. He remembered how successful he had been, many years before, in speculating in flour and cotton, and then asked himself why he might not be quite as successful, if he tried his hand in some of the many money-making schemes that were put in operation all around him.

Another disastrous voyage, which no human foresight could have prevented, completely unsettled his mind, and, in this state, with a kind of bewildered desperation, he stepped aside from the old beaten way, into one of the many paths that diverged towards the mountains of wealth that were seen in the distance, towering up to the skies.

Cleveland, like a tempting spirit, was near him to suggest the path he should take. Stocks, Townsend had a prejudice against, except United States Bank stock, and in that there was not sufficient fluctuation in the price to make its purchase desirable. As a safe investment of money, he would have preferred it to almost any thing else; but as a matter of speculation, the inducements were not strong

"I do not like to have any thing to do with stocks," he said to Cleveland, who proposed their buying up a majority of the stock of a

broken bank, the charter of which was perpetual, and embraced several advantages not usually possessed by banking institutions. "To me there is something intangible about them. A ship, a bale of cotton, or a piece of real estate, have a certain value in themselves; will always bring a certain price; but scrip is merely a representative of property that may or may not exist. You are never certain about it."

"You may be certain enough. As to the Eagle Bank stock, it may be had for thirty cents on the dollar, and, by proper management, in twelve months, or even a less time, be made worth, in the market, from seventy to eighty cents, or even par. It has been done with the People's Bank, and can and will be done with this. I know several monied men who are beginning to turn their thoughts towards this charter, and if we don't take hold of the matter at once, the opportunity will pass by. Another such a chance is not likely soon to offer."

Mr. Townsend, with all his love of money, had a certain degree of integrity about him, more the result of education as a merchant of the old school than any thing else. The scheme proposed, he took a day to reflect on,

seriously. He looked at it in its incipiency, progress, and termination, and saw that, although he might make twenty or thirty thousand dollars, by selling off his stock when it had reached the highest price to which their forcing system could raise it, others would lose all he made; for the stock must inevitably fall in price. In fact, he saw that he would make himself a party to a fraud upon the public, and this he was unwilling to do. So he refused to enter into this scheme. Cleveland then proposed to sell him out his interest in "Eldorado," that he might have more means, and a freer mind, to enter into the Eagle Bank speculation—a thing that he said he was determined to do.

"I have already sold lots enough to pay for the original purchase, and now own nearly half of the town," he said.

"What will you take for your interest?" Mr. Townsend asked.

"Forty thousand dollars; and I wouldn't part with it for less than double the price, were it not for my determination to push through this matter of the Eagle Bank. In six months you can sell lots enough to clear the whole purchase, and still be owner of at least a third of the town. Come into my

counting-room, and let me point out to you the singular advantages that 'Eldorado' possesses."

Mr. Townsend went to the store of the ardent speculator, to look at the city on paper. There stood "Eldorado," all laid off into streets and city squares, with churches and public buildings scattered about it quite thickly. In the centre was a large depot, where two extensive lines of railroad crossed each other at right angles; and upon each, at points east, west, north, and south, were long trains of passenger and burden cars, gliding towards, or rushing away from the city. Across the stream, upon the banks of which it stood, dams had been thrown, and flour-mills and extensive factories were seen, admirably located, and furnished with water-power that was inexhaustible.

"All this," said Cleveland, sweeping his hand around an imaginary vast extent of country to the southwest of "Eldorado," "is a wheat-growing country, one of the finest in the world. From sixty to a hundred bushels to the acre is the common yield. The mills will, therefore, always have the fullest supply of grain. And this," sweeping his hand as before, but to the north of the city, "is a

hilly country, admirable for sheep, and the farmers are already finding it to their advantage to graze them. Along the rich vallies that lie to the east, millions of bushels of corn and thousands of head of cattle are annually raised, for which 'Eldorado' will be the great entrepot. In five years from this time, I prophesy that it will be the third city in the State, and, in ten years, but little behind any city in the West."

And thus Cleveland continued to show the superior advantages possessed by "Eldorado." About a city with its houses, public squares, churches, mill sites, etc., there was something more real to the mind of the merchant, than about stocks in banks, railroads, or canals, and he felt much better pleased with "Eldorado" than he did with the Eagle Bank.

After considering the matter for a week, and holding several long conversations with large holders of lots in "Eldorado," Mr. Townsend concluded to purchase out Cleveland's entire interest, and then turn his attention towards forwarding the improvements already begun. This intention was put into execution forthwith. All the necessary papers were drawn, and duly recorded, and the plan of "Eldorado" transferred from the walls of Mr. Cleve-

land's counting-room, to those of Mr. Townsend. Previous to this, the notes of the latter for the large sum of forty thousand dollars, passed into the hands of the former, and were immediately converted into cash.

CHAPTER V.

ELDORADO.

About a month after Mr. Townsend became the owner of nearly half of a new and flourishing western city, he sent an agent out to examine the condition of things there, and to take charge of certain improvements it was his intention to begin forthwith. The agent had been gone a little over six weeks, when the following letter was received from him:

"Dear Sir:—After some considerable difficulty, I have, at last, succeeded in finding 'Eldorado.' No one, in this part of the country, had ever heard of such a place. When I showed the plan of the city, and map of the surrounding country, people shook their heads, and said there must be some mistake. But, by the aid of a State surveyor, who knew rather

more about matters and things than the common people, I was able to find the exact place which, with some of the natural advantages, as that of a water-power, for instance, which have been assigned to it, is yet as wild and unbroken a spot as I have met in these wild regions. I learn that an actual survey of it was made about a year ago, and the whole tract purchased for a hundred dollars, and thought dear at that by those who did not know for what it was designed. Of the railroads that are to run through it, only one is commenced, or likely to be these ten years, and that will not pass within sixty miles of the place. In a word, sir, not the first spade-full of earth has been turned in this beautiful city of 'Eldorado,' nor the first tree cut down. I fear that you have been most shamefully deceived. I will await your reply to this letter before returning home. Very respectfully, yours, etc."

"Forty thousand dollars more as good as cast into the sea!" said Mr. Townsend, with forced composure, as he read the last sentence of this letter, and comprehended the whole matter. "Fool! Fool! Why did I not send the agent before I made the purchase? Was ever a man so beside himself!"

As soon as the mental blindness and confu-

sion that this intelligence produced, had, in a degree, subsided, Mr. Townsend began to think whether he could not save something by a forced sale of his interest in "Eldorado." But the idea of selling, for a consideration, something that was utterly worthless, he could not exactly make up his mind to do. While turning the matter over in his thoughts, it occurred to him that, perhaps, Cleveland, who might be ignorant of the precise state of things, would not hesitate to purchase back the interest in "Eldorado," if he could get it at five or ten thousand dollars less than he had received for it. With the intention of making him the offer, at least, Townsend called upon the sharp-witted speculator, who received him with unaccustomed coolness, and seemed to feel uneasy in his presence.

"Don't you wish your interest in 'Eldorado' restored?" said the merchant, with as much coolness as he could assume. Cleveland compressed his lips tightly, and shook his head, while an expression that Mr. Townsend did not at all like, crossed his face. The merchant returned to his counting-room, without saying any thing more on the subject. A few minutes after he had come back, one of his clerks handed him the morning paper, with

his finger upon a paragraph, saying, as he did so,

"Have you seen that, sir?"

Mr. Townsend ran his eyes hurriedly over the article pointed out by his clerk. It was from a western paper, and read as follows:

"ELDORADO.—We were shown, a day or two since, the plan of a city with this name, located on the L—— river, in our county. The two great railroads that are to cross the State, in opposite directions, were made to pass each other at right angles in the centre of this town, although neither of them will ever come within forty miles of it. Streets, squares, churches, public halls, and all were there in beautiful order; and extensive mills were shown erected on the river. All, or nearly all of them, the person who had the plan expected to find; and we gathered from him that one third of the town of 'Eldorado' had been sold at the East for the handsome little sum of forty thousand dollars—not much for the third of a splendid city, we confess, but rather a large price for a part of 'Eldorado,' which still lies in primitive forest, with trees of a hundred years' growth, rising from the very spot where the public halls and pillared churches are made to stand

"In a word, this 'Eldorado' is a splendid fraud, but only one of a thousand that are daily practiced. We warn the public against it, and we can do so with the belief that our warning will not be disregarded, for we happen to know that there is as little chance of a great city, or even a small village, springing up in this out of the way spot, as upon one of the peaks of the Rocky Mountains."

After he had read this, Mr. Townsend understood the meaning of that expression in Cleveland's face, which had struck him as peculiar. He had, doubtless, seen this paragraph, and learned therefrom, that the bubble he had helped to blow up, was ready to explode. Of course, he did'nt want "Eldorado" property at any price.

In a day or two, the paragraph from the western paper appeared in all the city papers and with various comments from the different editors. In one of them it was remarked, that a certain shipping merchant had, only a few weeks before, paid seventy thousand dollars for half of the "city." "Of course," the article went on to say, "here are seventy thousand dollars lost in a single gambling operation. When such splendid stakes as these are lost and won, we must not be astonished if we hear

of failures by the dozens in the ranks of our merchant princes. In this number we shall not be at all surprised to find the owner of half of 'Eldorado.'"

Mr. Townsend read this with pain, mortification, and a strange fear about his heart. In a little over a year, property, amounting to nearly a hundred and twenty-five thousand dollars, had melted away, and passed from his hands, irrecoverably. It seemed like a dream, so rapidly had transpired the singularly disastrous incidents. But worse than the mere loss of money, was the effect produced upon the merchant. His confidence in all business operations was gone; and he came into the unhappy state of those who believe that the fates are against them. If a ship came in, he was afraid to send her forth again, lest the voyage should prove unsuccessful; and he sold to even his best customers with timidity. To continue to do business in such a state of doubt as to the result, was not possible for Mr. Townsend, and he concluded, after a long and anxious consideration of the subject, to withdraw from trade, and seek some safe investment of the remainder of his property; the interest from which would be ample for the maintenance of his family in the style of cle-

gance in which they had been accustomed to live.

The execution of this determination was hastened by the loss of another ship and cargo in a typhoon in the Indian Ocean. In this case insurance had been regularly effected; and the loss was promptly paid; but the disaster completed the overthrow of Mr. Townsend's confidence in all business operations. More clearly than he had ever perceived it in his life, did he see the uncertainty that, as a natural consequence, must attend all commercial adventures, subject as they were to fluctuations and disturbances in the markets; the caprices of the winds and the waves, and the doubtful integrity of man. He wondered at the signal success that had attended his career as a merchant, and felt that something more than his own sagacity was involved therein.

The amount received from the underwriters for the ship and cargo which had been lost, was sixty thousand dollars. This sum was invested in stock of the United States Bank of Pennsylvania, as the safest productive disposition of it that could be made. Then, with an earnest devotion of his time and energies to the end in view, did Mr. Townsend proceed to wind up his business. His ships were sold;

his goods disposed of as rapidly as possible, and, at last, his store was closed, and he removed his counting-room to a second story, retaining a single clerk to assist in the final settlement of his affairs.

As fast as money was realized, United States Bank stock was purchased, as a temporary disposal of it, until some other and safer investment could be made. Ground rents, and loans on bond and mortgage, were looked to as the ultimate mode of investing the bulk of his fortune—now reduced, he found, to a little over a hundred and seventy thousand dollars, and a portion of that in doubtful hands.

Months passed from the time the first purchase of United States Bank stock was made, and still no other investment of money had taken place. Several ground rents in the heart of the city, secured by costly improvements, had come into market, but Mr. Townsend hesitated about taking them until it was too late. He had received any number of applications for loans, to be secured by bond and mortgage, but could not make up his mind about the safety of any one of the operations. Thus, the time passed, and more and more of his property was daily becoming represented by United States Bank scrip, until nearly

every thing he possessed was locked up in the stock of an institution, looked upon by every one as the safest in the country, yet, really, tottering upon the verge of ruin.

CHAPTER VI.

LOVE AND PRIDE.

Two years have glided away since the opening of our story. During that time the characters of Eveline and Eunice have developed themselves, more and more, toward a fixed maturity. While the former is still as gay and fond of dress and company as before, the latter has retired more and more, apparently, within herself, but really into the exercise of those purer thoughts and affections, that look to the good of others. All who come into close contact with her, love her for the sweetness of her temper, and the gentle spirit that utters itself in the tones of her voice, and the mild light of her calm blue eyes.

Neither Eveline nor Eunice have yet wedded. Henry Pascal has been home from his long European tour about six months, and,

since his return, has been constant in his attentions to Eveline, with whom he corresponded, regularly, during the whole period of his absence. Eveline is deeply attached to him, and, although no formal offer of marriage has taken place, considers herself, as well as is considered by others, his affianced bride. Twice has the hand of Eunice been sought—once, all approved the offer but herself; and once, though her own heart approved, the objections of her parent and friends were so strong she yielded passively to their opposition. Passively, so far as act was concerned, but her heart remained the same, and turned faithfully toward the sun of its love.

The young man who had thus won the pure regard of Eunice, had recently been elevated from the position of clerk to that of limited partner, in a respectable mercantile house, and had, since this elevation, been introduced into a higher social grade than the one he had been used to. Here he met Eunice Townsend. The first time his eyes rested upon her, and before he had heard her name, or knew her connections, her image impressed itself upon his heart, and remained there ever after. He could not have effaced it, even if he had made the effort. This young man's name was Rufus

Albertson. His mother, a poor widow, had obtained for him, when he was quite a lad, a situation in a store, and dying shortly afterward, he was left without any relative. The owner of the store finding him active, intelligent, and honest, took him into his house, and raised and educated him. By his industry and devotion to business, from his fifteenth to his twenty-first year, the young man fully repaid the kindness he had received.

When Albertson learned to what family the sweet young creature, toward whom his heart had instantly warmed, belonged, he felt, for a time, unhappy. Townsend was known to be proud and aristocratic in his feelings, and would not, he felt satisfied, countenance, for an instant, any advances he might make toward his daughter. But, she filled his thoughts by day, and was even present with him in his dreams by night. At his first meeting with Eunice, he looked upon her and worshipped in the distance. A few weeks afterward, he met her again, and sought an introduction. The genuine simplicity of her manners charmed him more than the beauty of her face; and when he entered into conversation with her, spontaneously their thoughts flowed along in the same channel · and the

sentiments they uttered found in each bosom a reciprocal response. After their third meeting, Albertson noticed that the eyes of Eunice were frequently turned toward him, while he moved in distant parts of the room, and drooped slowly beneath his gaze, when he looked at her steadily. All this was food for his passion.

Thus the tender flower of love, once having taken root, fixed itself more firmly in the ground, spread leaf after leaf, and put forth branch after branch, until bud and blossom became distinctly visible.

Albertson felt the difficulties of his position, but his was not a mind to be discouraged by difficulties. He loved Eunice, and it was plain that she returned his affection. This was the most important point gained, an advantage that would count against many disadvantages. Manly and straight-forward in his character, he could not, for a moment, entertain the thought of any clandestine action. So soon, therefore, as he was satisfied of the state of the maiden's feelings, he determined to visit her at her father's house, boldly, and he did so. His first call was made about one month after the suit of a previous lover had been declined. No notice was taken of it ex-

cept by Eveline, who made it the occasion of some sportive remarks, at the expense of the young man. The seriousness with which this was received, first made her aware that her sister was very far from feeling indifferent toward him, and she herself became at once serious. She said nothing at the time, but closely observed Eunice, and marked her conduct, particularly when they happened to be in any company where Albertson was present. After the young man had made his second call, she said to her sister, in order to bring her out—

"I don't like the familiarity with which this young man visits here."

"Why not?" asked Eunice. "Is his right to call any less than that of other young men who visit us?"

"I rather think it is," replied Eveline.

"I do not know why," returned the sister "Is he less virtuous?"

"I know nothing of his virtues or vices; but I believe he has been only a poor clerk until recently; and now is only the junior partner, with a limited interest, in some obscure business house."

"Does all that take from his worth as a man, Evie? Certainly not in my eyes!"

"Why Eunie! You surprise me!"

"How so? Have I uttered a strange sentiment? Is it not true that

'Worth makes the man; the want of it the fellow?'

I thought you understood, perfectly, my sentiments on this subject."

"What do you know of Mr. Albertson's worth as a man?" asked Eveline. "You have not been acquainted with him for a very long time, I believe."

"No; but the little I have seen of him has impressed me favorably. He seems to be a man with his heart in the right place. I am free to own that, so far, I like him as a companion exceedingly well. There is nothing artificial or assumed about him. You see him as he is, a plain, frank, honest-hearted man, what I cannot help valuing in an acquaintance, for they are rare virtues among those I happen to meet."

"I am afraid father and mother will not approve your preference in this instance, Eunie. Indeed, I am sure they will not, especially after your refusing to receive the attentions of Mr. Pelham, whose family connections are among the best in the city, and whose father is worth a million of dollars."

A slight shade came over the maiden's face, and there was a change in her voice as she replied to this—

"I should like to please father and mother in every thing; though I fear this will be impossible."

"I am sure you will not please them if you encourage this young man's attentions," said Eveline.

Eunice sighed gently, but made no answer.

Not a very long time elapsed before Albertson called again. He happened to find Eunice alone, and took advantage of the opportunity to make advances of a nature easily understood by the maiden. These were not repulsed by Eunice. A month or two later, and a fair opportunity was offered him to tell his love, and he embraced it. The declaration was received with great frankness by Eunice, whose well-balanced mind kept her above the betrayal of any weakness. She owned that he had awakened in her a tenderer sentiment than she had ever felt for any one; but, at the same time, she informed him that it would be necessary for him to see her father, and gain his approval in the matter, without which, with her present views and feelings, she could give him no encouragement to hope for her hand.

More than this, Albertson had not expected. But he felt that the result was still very doubtful. On the next day he called to see Mr Townsend. It happened, that the merchant had just received intelligence of a heavy loss, and was in a very unhappy state of mind.

"Well, sir?" he said, in a quick and impatient voice to Albertson, as the latter entered his counting-room, and disturbed him in the midst of a pile of letters, over which he was looking. He had seen the young man a few times before, but his youthful appearance had prevented his noticing him very particularly. He knew nothing of him, and supposed him to be a clerk, sent on the present occasion with some message from his employer.

Albertson bowed, as the merchant thus rudely interrogated him, and said, with as much composure as he could assume—the manner of Mr. Townsend chafed him—

"I wish to say a word to you, sir, on a matter that concerns us both."

There was something in the way this was uttered, that caused the supercilious manner of the merchant to change. He turned full around from his desk, saying in a more respectful voice as he did so,

"Be seated, sir. Your face is familiar to

me, although I cannot this moment call you by name."

"My name is Rufus Albertson."

"Albertson? Albertson?"

"I belong to the firm of Jones, Claire, & Co."

"Ah! Yes. Very well, Mr. Albertson, what is it you wish to say to me?"

"Simply, sir, that I have come to ask the privilege of addressing your daughter Eunice."

Instantly the whole manner of the merchant changed. A heavy frown settled upon his brow, and his eyes became angry in their expression.

"Mr. Albertson," he said, in a firm, resolute voice, "your presumption surprises me! Who are you? And what claims have you to the hand of my daughter?"

"The claim of an honest man who loves your daughter," replied Albertson.

"Go, sir! Go!" exclaimed Townsend, losing all patience at this cool response, "and don't dare to think of an alliance with my child! It shall never take place! Go, sir! Go!"

And he waived his hand for the young man to retire.

Albertson attempted to urge some considerations upon the excited merchant, but an order to leave the counting-room, followed by

an insulting expression, caused him instantly to depart.

An hour or two afterward, Eunice received the following brief note from her lover:

"I have seen your father, and he has met my request with an angry refusal. Have I nothing to hope? You said his consent was indispensable. Are you still of that mind? Dear Eunice! shall the will of another prevent the union of our hearts? I feel that, upon every principle of right, this ought not to be. Write to me immediately, and oh! do not extinguish every light of hope. Let one at least burn, even if its rays be feeblest."

To this, the maiden, after taking time for reflection, replied:

"I did not hope for a favorable issue to your application. My father looks, I fear, to wealth and social standing, more than to qualities of mind. As I said before, his consent is, for the present, indispensable. The will of another may prevent an external union, although it cannot prevent an union of our hearts. If your regard for me is deeply based; if you can have patience to wait long in hope of more favoring circumstances, then the light you speak of need not go out in your mind.

'To patient faith, the prize is sure.'

Time works many changes. Have faith in time."

Albertson read these precious words over twice, and then pressing them to his lips, said,

"Yes! I will have faith in time. I would be unworthy of that true heart were I to give way to impatience and doubt."

Eunice was sitting alone that evening, just after the twilight shadows had rendered all objects around her indistinct, when her father entered the room where she was sitting. She felt his presence like a weight upon her bosom.

"Eunice! Who is this Albertson?" he asked, abruptly and sternly.

Even from a child, Eunice had possessed great self-control and composure under agitating circumstances. But never, in her life, had she been so deeply disturbed as now, and it required the utmost effort of her will to keep from bursting into tears. She, however, remained externally calm, and said in a low, subdued voice:

"Do you not know him?"

"How should I know him, pray?"

"He has been here frequently. I thought you had met him."

"And suppose I have! Does the mere meeting of one of your young whipper-snappers

constitute a knowledge as to who and what he is? Do *you* know him?"

"Yes, sir, I believe I do."

"And what do you know of him?"

"That he is a young man of virtuous principles."

"And I suppose you also know that he aspires to your hand."

"I do," calmly replied Eunice, letting her eyes fall to the floor.

"And you favor his presumption, I plainly see."

"For that, father, I am not to blame," returned Eunice, in the same low, subdued voice. "I cannot help loving virtue and all manly excellencies combined, when they offer themselves for my love."

"Girl!" ejaculated Mr. Townsend, passionately, "I forbid, positively and unequivocally, all alliance with this low born, presumptuous fellow. If you disobey me, I will discard you forever!"

"I will not disobey you, father," answered Eunice, in a tremulous voice, "though obedience cause my heart to break." And rising, she retired from the room, and went up into her chamber to weep.

So unexpected a reply, as well as the man-

ner and tone in which it was made, a little surprised the father. The passion into which he had worked himself was all gone, and he stood half wondering at his loss of excitement. The even temper of Eunice, during the trying scene, and her prompt self-denial in a matter so vital to her happiness, he could not help feeling as a reproof upon his own harsh, hasty, and imperious spirit.

Alone, in her chamber, Eunice wept long and bitterly, at this frost-breath upon the tender leaves of her heart's young hopes. But she did not weep despairingly—she had faith in time.

CHAPTER VII.

MERCENARY LOVE.

With a smoother surface ran the stream of Eveline's love. Mr. Pascal met the full approval of all her friends, as well as of her own heart. And yet, that stream contained some deep, dark places, and there were hidden things therein. Though a contract for marriage was understood to exist, it had never been formally

made, and sometimes unpleasant doubts would cross the maiden's mind. Her lover had remained abroad a very long time, and, since his return, had seemed, if there were really any change in him, colder than before. Eveline tried to think that this was not so, but still the impression haunted her every now and then, and produced a feeling of disquietude.

Henry Pascal, as has been seen, was the son of a wealthy importer. His father at first designed to introduce him into his counting-room, and thoroughly educate him for a merchant. But, the young man showing no taste for business, he changed his mind in regard to him, and placed him in the office of an eminent practitioner at the bar. Here he remained about a year, at the end of which period he knew very little more of law than he did of physic. Not that he lacked ability; for Pascal had a clear, strong mind. But he loved pleasure, and had no incentive to study. His father's great wealth took away all necessity for him to strive for money; and eminence in any pursuit in life was not a motive strong enough to induce him to devote himself with that unwearied diligence necessary to success.

It was during the time that he was pretending to study law, that Henry Pascal became

interested in Eveline Townsend. To say that he loved her, would, perhaps, be speaking too strongly. For, to love any thing out of himself, was hardly possible. But she was very beautiful, and of that he could feel proud—and she had a well-cultivated mind, and winning manners. An attachment to her formed a kind of pursuit in life; was an impulse in the aimless tenor of his existence. His friends, who had become anxious for the young man, encouraged this preference for Eveline, in the hope that it would awaken the dormant energies of his mind. Disappointed in this, they met his expressed desire to go abroad with approval, and Pascal started for Europe.

During his absence, his letters to Eveline came at regular periods, and expressed just enough affection to keep the heart of the maiden warm. His return was at a time when Mr. Townsend's affairs were not exhibiting the most prosperous state, and when rumor set down his various losses at double the real amount. Old Mr. Pascal had his eye upon the merchant. He had seen the prosperous career of many a man checked, and a blight steel over his fortunes like a mildew, while no adequate cause could be assigned therefor; and he had his suspicions, from many little

circumstances that transpired, that such a blight was about falling upon the worldly prosperity of Mr. Townsend. With these suspicions came the wish to have his son break off all intercourse with Eveline. Immediately on his return, he introduced the subject to him, and stated his fears.

"Is there any engagement existing between you?" he closed by asking.

"No verbal engagements," replied his son.

"Very well, Henry. Then do not make any."

"But the engagement is implied, father."

"No engagement is implied. All contracts to be such must come into oral or written expression. You may imply anything. Looking at a woman, or dancing with her, may be construed into a marriage contract under such a law. No, Henry, you are not engaged, and for the present, keep yourself free."

The young man promised to do so, but continued his visits as usual.

A few months after his return from Europe, the "Eldorado" speculation took place, the facts of which, through the newspaper notoriety given to the fraud, became pretty well known in mercantile circles.

"Henry, you must give up that girl!" said

old Mr. Pascal, positively. "Her father is going down hill as fast as he can go, and will not be worth a dollar in five years. Forty thousand dollars swept away in a single mad speculation! When a man begins to deal in imaginary western cities, at such a rate, his case is hopeless."

Henry made no reply. The idea of connecting himself in marriage with the family of a ruined merchant, was by no means pleasant, but he had become really attached to Eveline, and the thought of giving her up disturbed him. As before, he continued his attentions, determined to await the issue of events, and act with decision when circumstances sufficiently strong to prompt to decided action should occur.

How utterly unconscious, all this time, was the happy-hearted maiden, of the near approach of circumstances that threatened to destroy her peace. Her lover came and went as before, and seemed to be the same. He was her companion in public places, and sat by her side in private circles. But still, and she often wondered at it, he never spoke of marriage.

Thus progressed events, with the merchant and his family, toward a great crisis.

After the repulse which had been given to

Albertson, Eunice changed, but the change developed no harsh features in her character. Like a flower whose leaves have been slightly crushed, the odor thereof was sweeter. To her father she was ever gentle in her manner, and thoughtful of his comfort. This troubled him, and made him often repent of the rudeness with which he had laid his hand upon a heart so full of gentle impulses. Albertson did not attempt to visit her again, and when he met her in company, maintained toward her a reserved and distant manner corresponding with her own. But when they did thus meet, and their eyes lingered in each other's gaze for a few brief moments, a long history of mutual love was told.

CHAPTER VIII.

AFFLICTION.

One day Mr. Townsend came home earlier in the afternoon than usual, his face wearing a troubled look. He found his wife and daughters alone in the parlors.

"I've just received letters from New Orleans," he said.

"How is John?" eagerly asked Mrs. Townsend, interrupting him.

"He is sick," was replied.

"Sick! Not dangerously, I hope?"

"I am afraid so. One of his clerks has written."

"What is the matter with him?"

"He does not say—but I will read you his letter."

And Mr. Townsend drew forth a letter and read:

"I regret to inform you that your son, Mr. John Townsend, has been quite ill for several days with a violent fever. He has desired me not to write to you, lest you should be unnecessarily alarmed, but I have felt it to be my duty to act contrary to his wishes. I have just seen the doctor, who says I ought to inform you of your son's illness. He does not answer any of my inquiries satisfactorily, which makes me fear that the case is dangerous. I will write you to-morrow, and every day, until there is some change."

"Mercy!" exclaimed the mother, striking her hands together, and bursting into tears "It is the yellow fever!"

"I fear it is," replied Mr. Townsend, striving to keep his feelings under control. "The sickly season has commenced earlier than usual, and before John could make his arrangements to come north."

Oh! how anxiously did that family wait, for the next twenty-four hours, the arrival of another mail from New Orleans! Mrs. Townsend and her daughter did little but weep all the time, and Mr. Townsend in vain attempted to fix his mind upon business. Long before the southern mail could be assorted, he was at the post-office; and when the window was thrown open, his face was the first one presented to the clerk. He received a package of letters, and hastily retired. One bore the New Orleans post mark. All the rest were hurriedly thrust into his pocket. Breaking the seal of this, with trembling hands, he read—

"Your son is no better. All last night he was delirious under the raging violence of the fever. The doctors say but little. I have deemed it right to call in additional medical aid. Rest assured, sir, that all shall be done that medicine and careful attention can accomplish. I was with him all last night, and shall remain constantly by his side. All that human power can do shall be done; the result

is with Him in whose hands are the issues of life."

The whole letter, up to the last sentence, deeply agitated Mr. Townsend; but that sentence, like a knell of doom, subdued the wild struggles of human passion, and crushed all suddenly down into hopelessness. He had already discovered that there was a Power above the human will, and a Disposer of events against whose designs human prudence was nothing; and he felt that into the hands of this higher Power he had come, with his very household treasures as well as his worldly wealth, and that these, too, or a part of these, were to be taken away. Thus, the very words meant to suggest confidence and resignation, destroyed the balance of his mind, and overwhelmed it with the thickest clouds.

At home, he found an anxious and agitated circle awaiting him.

"He is no better," he said, as he entered the room where his wife and daughter were sitting.

Tears followed the announcement, that were renewed when the letter he had received was read.

Anxiously passed another day. Mr. Townsend was at the post-office, impatiently awaiting the opening of the mail, long before it

could be distributed; but there was no letter. The southern mail had been delayed beyond Richmond. Two letters came to hand on the next day. That of the last date was torn open and read, with eyes that took in sentences rather than words. It ran thus:

"I wrote you yesterday, stating that there were some favorable symptoms; that the fever had yielded to the efforts of Mr. Townsend's physicians. To-day he lies in a very low state. Life seems scarcely to beat in his pulses. But still there is life, and the disease has abated; we may, therefore, confidently hope that the vital spark will slowly rekindle. The attack was most malignant, and bore him down with great rapidity. To-morrow I hope to be able to say that every thing is progressing toward recovery."

"God grant that the issue may be favorable!" murmured the father, as he crushed the letter in his hand, and hurried away toward the anxious ones at home.

It was the first prayer that had ever ascended from the heart of the merchant—the first deeply-felt acknowledgment of his own powerlessness, and dependence upon a Supreme Being.

To the mother and sister this last intelli-

gence brought a ray of hope, feeble though it was, and scarcely to be called light.

Three days more went by, and in all that time—an age of suspense—there came no word of the sick son and brother.

"Has there been a failure of the southern mail?" asked Mr. Townsend every day. The answer "No," fell each time upon his feelings like a stroke from a hammer; for to his mind it indicated the worst. If there had been any improvement, the clerk would most certainly have written.

At last another letter came. It was brought to the house of Mr. Townsend by his clerk immediately on the arrival and distribution of the mail. The merchant had not been out that day. His distress of mind had become so great that he could attend to no business. This letter he received as he sat in the midst of his family. He did not break the seal until the servant who handed it in had retired. A short time before the letter came, he was walking about the room in an agitated manner, listening for the ringing of the street bell, as it was full time for his clerk to be there from the post-office, and had just seated himself with a deep sigh. Now he was calm, and broke the seal with strange deliberation.

"I have waited three days in the hope of having favorable news to send you; but, alas I have waited in vain. Your son expired—"

A heavy groan broke from the lips of the unhappy father as the letter fell from his nerveless hand; and at the same time a wild cry of anguish burst from the mother's heart. Eunice alone was externally calm, though she felt the bereavement as deeply, perhaps, as any; but it was not felt in the same way. It did not strike down, as in the father's case, the selfish hopes of a worldly mind.

CHAPTER IX.

MENTAL PROSTRATION.

Mr. Carlton, minister of the church to which the family of Mr. Townsend belonged, learned, through the newspapers, on the next day, the deep affliction that had been sustained; and, prompted by a sense of duty, repaired immediately to the house of mourning. He found the merchant alone, pacing the floor of the darkened parlor.

"My dear sir," he said, as he took the hand of the wretched man, "I need not say how deeply I sympathize with you in this melancholy bereavement, the fact of which I learned but half an hour ago. To lose so good a son, in the first ripe years of manhood, is, indeed, an affliction, and one for which there seems, at first, no solace."

"There is none, Mr. Carlton," returned the father, with something stern and indignant in the tone of his voice.

"Say not so, Mr. Townsend," replied the minister. "There is a balm for every wound —a solace for every affliction. He who sends sorrow, will surely send the power to bear it, and enable the sufferer, like the bee, to extract honey even from a noxious plant. All that we are made to endure here, is for our good."

"So it is said, but I cannot believe it, Mr. Carlton. Is it good for me to lose my son? Is it good that the very hope and pride of my family should be stricken down, like a young and goodly tree, by the lightning of heaven? No, it is not good!"

"God, in his very essence, is goodness, Mr. Townsend. His very nature, as well as his name, is love. Too wise to err, too good to be unkind, every event that takes place under

his Divine appointment or permission, must, in some way, regard man's highest and best interest—in other words, his eternal interest."

"But what has the death of my son to do with my eternal interest?" asked the merchant. "I must own that I see no connection between the two things whatever."

"The connection between acts and events in time, Mr. Townsend, and effects which are spiritual, can rarely, if ever, be traced in the present; but, notwithstanding this, nothing is truer than that whatever occurs in a man's life, whether it be a prosperous or adverse event, a joyous or afflictive dispensation, is permitted or ordained for his good—not his natural, but his spiritual good."

"It may be, but I cannot understand it," said Mr. Townsend, sadly.

"Reflect, but for a moment," urged the minister, "and I am sure it will be plain to your mind. We are spiritually organized beings, the creatures of a wise, good, and eternal God, who has stamped upon our souls the impress of immortality. We are not made for time, but for eternity; and, therefore, time to us and all that appertains to it, must refer to and involve what is eternal. The great error of our lives is, a resting in the things of

time and sense as real and substantial things, and to be most desired, when they are only intended to be the means of our spiritual purification and elevation. To so rest is to look down at the things that are beneath, and which will perish in a little while, instead of looking upward at those substantial things which endure forever. Now, from the very nature of our Heavenly Father, he must ever be seeking to lift our minds above these natural and unsubstantial affections, into the love of such things as are eternal; and in order to do this, he finds it often necessary to break our natural loves, as with a hammer of iron, lest they become so selfish and inordinate as to extinguish all love for what is good and true, and thus render us unfitted for the pure, unselfish joys of heaven. It is far better for us, Mr. Townsend, to suffer the destruction of our natural hopes, and the blighting of our natural affections, if by these means eternal hopes are rekindled in our minds, and the love of things spiritual and eternal formed in our hearts."

To this, Mr. Townsend was silent. Only to a limited extent did he feel it to be true, and as far as he saw it did his heart rebel against it. He had no affection for any thing beyond this world, and the crossing and crushing of

these affections, he felt to be the greatest calamity he could suffer. The things of this world were good enough for him, and he was content to enjoy them forever, if the boon could only be granted; any interference with this enjoyment he could not but feel as uncalled for and arbitrary.

This was his state of mind, which had changed, at least, in one important feature during the lapse of two years. There was a time, when, in the pride of success and conscious power, he had fully believed, with the fool, as well as said in his heart, "There is no God." But, he had realized, by painful and disheartening experiences, that there was an invisible and all-potent Being, who governed in the affairs of men, and determined the course of events at will. Against such interference, as he impiously felt it to be, his heart arose, angry and rebellious.

Mr. Carlton, who remembered the conversation held with the merchant two years previously, saw precisely the change that had taken place. He was aware that Mr. Townsend had met with a number of heavy losses in business, and these, with the distressing bereavement now sustained, fully explained the cause of his altered state. He had hope, notwithstanding

the present aspect of his thoughts and feelings, that, in the end, light would break in upon the darkness of his mind, and peace reign where all was now agitation.

The minister's interview with the other members of the family, except Eunice, was little more satisfactory than that held with Mr Townsend. Time enough had not elapsed for the stricken heart of the mother to react under the dreadful blow. To all Mr. Carlton's words of consolation, tears were her only response. And it was just the same with Eveline. But Eunice seemed to forget her own pain of mind in the sympathetic concern she felt for her mother and father, and in her efforts to dry up their tears, her own ceased to flow. Thus it is, that in attempting to sustain others in affliction, our own hearts are comforted. Love is doubly blessed.

"They are passing through deep waters," said Mr. Carlton to himself, thoughtfully, as he pursued his way homeward, "but they will not be overwhelmed. They are in the fire of affliction, but the Refiner and Purifier sits by, and not an atom of what is good and true in them shall be consumed. It is painful now, but I trust that I shall yet see them come forth with rejoicing."

For some weeks Mr. Townsend had no heart to enter into any of the details of his business, nor to look at what was passing around him in the business world. He experienced a mental prostration that approached almost to paralysis. And it was the same with his wife, who, since the news of her son's death, had not left her chamber, nor spoken a cheerful word.

But, only for a short time longer, did this continue. Then there came another blow, sudden and appalling, that struck them down to the very earth

CHAPTER X.

A GREAT DISASTER.

Mr. Townsend left his home one morning, and was passing slowly along the street, in the direction of his counting-room, when a business friend, who was walking on the opposite side of the street, came briskly over on seeing him, and asked, in an agitated voice,

"Have you heard the news from Philadelphia?"

"No · what is it?"

"The United States' Bank has failed!"

The face of Mr. Townsend became instantly pale, and he caught hold of an iron railing to support himself.

"Impossible!" he said, in a faint, husky voice.

"It is too true. Do you hold any of the stock?"

"Every dollar I am worth is there!"

"Every dollar! Surely not, Mr. Townsend!"

"I'm ruined! ruined! ruined!" murmured the wretched man, losing all control of himself; "hopelessly ruined!"

"Not so bad as that, I trust, sir. A large per centage of the stock will no doubt be paid."

"When? Where? How? Hasn't the Bank failed? And when did a bank fail and a stockholder receive a dollar? Gracious heavens!"

And with this ejaculation, Mr. Townsend turned away and walked hastily in the direction of his place of business, murmuring to himself, "Ruined! ruined! ruined!"

At his counting-room he found a letter from a correspondent in Philadelphia, announcing the failure of the Bank, but advising him by all means not to sacrifice his stock, nor be

alarmed at the low price to which those interested in its depression would at first cause it to fall. Mr. Townsend read over this letter, and then laying it aside, murmured to himself as he bowed his head upon a desk,

"Ruined! ruined! ruined!"

To this, and only to this conclusion, could his bewildered mind come.

But, at length, the very extremity and almost hopelessness of the condition into which he found himself so suddenly reduced, aroused his mind into a more active state.

"I must not sit idly here," he said. "If any thing is to be saved, let me try to save it. Not sell! Yes, I will sell at any price, turn the proceeds into gold, and bury it in my cellar."

Under this new impulse, Mr. Townsend, after calming himself by a strong effort of the will, left his counting-room for the purpose of obtaining information as to the actual condition of the Bank, the price at which the stock was held, and the ultimate probable result, as determined in the minds of those who possessed the most accurate information

But he found every body astounded and bewildered at the unexpected event. There was no quotation of the stock whatever, except

at a very low nominal price. Those who did, and those who did not, hold scrip, alike spoke of the folly of selling at present. Every one said—"Wait."

The merchant returned to his counting-room, more undecided than when he went out, and feeling quite as deeply impressed with the idea that all was hopeless. The next thoughts that began to pervade his mind, were of his family. No one at home knew of the particular disposition that he had made of his property. His wife and daughters might hear of the failure of the Bank, without having their hearts filled with alarm, or dreaming that, in this event, was foreshadowed their fall from affluence to poverty. For the present, at least, he determined to keep them in ignorance of the approaching danger, while he watched the progress of events, and seized upon the first favorable opportunity to clutch, with a vigorous grasp, the remnant of his shattered fortune. To do one thing his mind was made up, and that was to sell so soon as there should be any thing like a settled state of the market and the stock from a uniform quotation begin to decline in price. If there was an advance, he would hold on until there came appearance of depression, and then sell, and invest the

proceeds in ground rents, the only security in which he had now a particle of faith.

At last, the market became, to a certain extent, steady, but at appallingly low rates. Even at these Mr. Townsend felt disposed to sell, but every one said "No!" so emphatically, and so confidently predicted an advance, that he hesitated and delayed, day after day, week after week, and month after month, while the price still went down, until shares that had cost him from a dollar and ten cents to a dollar and twenty, were quoted at twenty cents nominally, and the tendency still downward.

To describe Mr. Townsend's state of mind during the few months that this steady decline in the price of shares continued, would be impossible. No man could be more wretched than he was. Carefully did he conceal from his family the condition of his affairs, fearing all the time to look his wife or daughters steadily in the face, lest they should read the truth in his eyes.

In the mean time the precarious state of Mr. Townsend's worldly affairs became pretty well known in business circles, and all manner of comments were made thereon. Every one could see and be astonished at his folly in withdrawing his capital from commerce, in

which he had amassed a handsome fortune, and investing it in the stock of a single institution, whose very name was a fraud upon the community, and ought to have been a fact sufficiently conclusive to destroy all confidence in its safety. Many were the conversations held on the subject, much after this tenor:

"Poor Townsend, I pity him."

"It's more than I do, then. Any man who plays the fool, as he has, deserves to lose his money. I have no charity for him. He had made two or three hundred thousand dollars in fair, honest, regular trade, and not content with that, must sell his ships and go to speculating in western towns."

"He was certainly very indiscreet."

"Indiscreet! He was a fool! How any man, thoroughly educated as a merchant, and in the habit of dealing in only such commodities as possess an intrinsic value, could be so mad as to give forty or fifty thousand dollars for lots in an imaginary western city, on the mere word of a speculating sharper, passes my comprehension."

"One of the strange occurrences of the present strange times. Had Townsend much money in United States' Bank stock?"

"Every dollar he is worth, I am told."

"It can't be possible! What could have possessed him to make such a disposition of his property?"

"The blindest folly of which any man could be guilty."

"But this stock was considered the safest in the country. You can hardly blame a man for investing his money therein."

"I blame any man for putting all he has in one adventure or security. Nothing is absolutely certain here."

"And you really think Townsend has beggared himself?"

"There is no doubt of it in the world. I have my information from those who know. I don't believe he is worth ten thousand dollars, if all he has were turned into cash, and his debts paid."

"He still maintains his old style of living."

"Yes, but that will not last long. You'll see a different order of things before long. I can't have much sympathy for him. Townsend, in his best days, was a hard man, and never had the slightest sympathy for one who happened to be unfortunate in business. You remember Elderkin's failure, about three years ago?"

"Very well."

"I was one of the creditors, and attended all the meetings. Townsend was the most unyielding of all. I shall never forget the insulting language he used to poor Elderkin, who was honest at heart, if ever there was an honest man in the world. Every one noticed it, and felt it as an outrage. 'No man who properly attends to his business,' he said, 'need fail.' "

"Indeed! That is his view of the case."

"I have heard him express it more than a dozen times."

"I wonder what he thinks now?"

"He has not changed his mind, I presume. Nothing in the history of his own affairs, rightly viewed, would cause him to do so."

"They who stand too high may chance to fall."

"Yes; and the higher they stand, the more disastrous will be their fall."

"I wonder what old Pascal's son thinks of all this?"

"Rather ask what Pascal himself thinks of it. In my opinion, there's a match broken off. Eveline ought to have secured her lover long and long ago. She has had time enough But I doubt not it is too late now. Pascal

loves money too well to let his son marry a portionless bride."

"Won't Henry consult his own fancy in the matter?"

"If he does, it will not run off in a tangent to that of his father's, I presume. He knows the value of money too well, indifferent as he is about making it."

"Eveline is a beautiful girl. I feel sorry for her."

"So do I. But it can't be helped. She's somewhat proud and haughty. Her sister Eunice is the flower of that flock. I don't know a sweeter young girl."

"She ought to have been married long ago."

"And so she would, I am told, if her father had not interfered."

"To whom?"

"To some young man, who, not being rich enough, was not considered good enough."

"Then there is some chance for her now."

"I don't know. Perhaps the young man loved her father's money quite as well as he loved her, and will now change his mind altogether. Ah me! It is wonderful how a man's views and opinions will alter under the force of a money-argument"

Thus the gossip ran.

As for old Mr. Pascal, to whom allusion was made in this conversation, he had his eyes about him, and his ears open to all that concerned Mr. Townsend. Long before the failure of the United States Bank, he had seen enough to make him dissatisfied with the proposed alliance, and, as has been shown, endeavored to induce his son to give up all idea of marrying Eveline. Immediately upon the failure of the Bank, in the stock of which he had some twenty or thirty thousand dollars invested, he said to his son:

"Henry, nearly every dollar of Mr. Townsend's property is locked up in the stock of this institution."

"It cannot surely be!" returned the son, evincing surprise and concern.

"It is true, Henry. Mr. Townsend has acknowledged it himself, and declared that the failure had ruined him. You will see the necessity for breaking off all connection with the family, and you had better do it at once."

"There seems something so mercenary and heartless in that," said the young man.

"As to its seeming, Henry, you have nothing to do with that," replied Mr. Pascal. "You are, certainly, not so mad as to think of connecting yourself with this family now,

when your position gives you the chance of forming an alliance with one of the best and wealthiest in the city. In six months, take my word for it, Mr. Townsend will be bankrupt. Are you prepared to marry the daughter with that certainty staring you in the face?"

"I hardly think I am."

"Believe me that such a certainty exists."

Under this assurance, Henry Pascal began the work of withdrawing himself from the society of Eveline. The death of her brother caused her to exclude herself from company almost entirely, so that he rarely saw her abroad. To meet her, he had to visit her Instead of calling every week, and sometimes two or three times a week, his visits were made at longer intervals, were briefer, while his manner was more reserved.

There was something so deliberately heartless in this, that the young man shrunk in shame from the image of himself that was reflected in his own mind. The act lost him his self-respect; but such was the potency of the influences acting within and without him, that he steadily persevered in his design, until finally all intercourse between him and Eveline was at an end.

CHAPTER XI.

CONSEQUENCES.

From the deep grief into which the death of her brother, to whom she was fondly attached, had plunged the mind of Eveline, she was aroused by a sudden suspicion of the defection of her lover. There was a change, not to be mistaken, in his manner, and his visits were far less frequent. Pride, native independence, and a feeling of indignation, all arose, and lent their aid to sustain her; but, actively as they exerted their influence, they were not effective in calming the wild pulsations of a wounded heart; for Eveline truly loved the faithless Pascal. At last, and before any suspicion of the real cause of his estrangement had come to the maiden's mind, the lover ceased to visit her altogether.

Nearly a month had elapsed since he had called to see Eveline, and she was in a state of tremulous doubt and anxiety. She had been out on a short visit to a friend—the first time she had been in the street for a week—when, in returning home, her eyes suddenly fell upon Pascal a short distance in advance of

her. He was approaching. The heart of Eveline gave a sudden strong bound, and then fluttered in her bosom. At the instant she saw the young man, his eyes met hers. She continued to look at him as they drew near, but his eyes turned from her face, and fixed themselves upon some object beyond. He passed without noticing her.

Eveline felt, for a few moments, as if she would suffocate. It required her utmost efforts and presence of mind to keep from losing command of herself in the street. She had walked on a few squares farther, when the face of a young lady friend, to whom she was much attached, presented itself among the passengers on the side-walk. Eveline paused, and was about speaking, when the young lady nodded coldly and passed on. Another friend whom she met, appeared under restraint as she exchanged greetings with her, and then, after a few brief inquiries as to how she was and had been, moved away.

Not less surprised than pained was Eveline at these unlooked-for marks of estrangement in old friends. On arriving at home, she ran up into her chamber, and, after closing the door and laying off her bonnet, threw herself upon a bed and gave way to a violent burst of

grief. In the midst of this wild excitement of feeling, Eunice came in, and, seeing the agitation of her sister, inquired, with much concern, the cause. A more passionate gush of tears was the only answer she received. After the mind of Eveline had, in a measure, grown calm, she said, in reply to the affectionate inquiries of Eunice,

"I met Henry in the street, and he did not speak to me."

"He could not have seen you, sister," replied Eunice, in an earnest voice; "I am sure he could not."

"And I am sure he did, for he looked me in the face." And the tears of Eveline flowed afresh. "He has not been to the house for a month. Something is wrong. I met Mary Grant, and she, instead of stopping with her usual pleasant smile, nodded coldly and passed on. I also saw Adelaide Winters, who merely paused a moment, and spoke in a very distant way. What can it all mean, Eunie? I am sure there must be some dreadful story told about me, or why would my friends treat me so distantly, and Henry, above all things, refuse to know me?"

And again the maiden wept bitterly.

"Whatever evil judgment there may be of

you, Evie," said Eunice, with great tenderness, drawing her arm around the neck of Eveline as she spoke, "is a false judgment. And however painful the consequences may be, you have, in the conscious innocence of any wrong, that to sustain you which will keep your head above the waters. If Henry's trust in you be so poorly based, that it can be blown away by a breath of detraction—if he be so ready to believe an evil report against you—he never could have really known you or truly loved you, and, therefore, is himself not worthy the pure love of your heart. It may cost you a severe struggle to do so, but, Evie, give him up! Erase his image from your heart. Pardon me for saying now, what I have always thought, that Henry Pascal is not worthy of you."

Eveline started at this, with an indignant expression on her face and word on her tongue; but she checked herself as she met the calm, truthful, loving eyes of her sister fixed earnestly upon her.

"I have uttered what was in my heart, Evie That my impression has been as I have said, I cannot help Of the truth of it, I have not a doubt. To speak out as I feel, and yet as the sister who loves you truly, I will go farther,

and say, that I am glad of almost any circumstance that would try his affection for you, and more glad that he has turned away coldly from one he was not capable of loving as she deserved. Time, Evie, will prove you the truth of what I now say."

The language of Eunice completely bewildered the mind of Eveline. It was so strange and so unexpected. She knew not what reply to make.

"All will come out right in the end, Evie," pursued Eunice. "Trust in that, sister, and trust in it implicitly. As Mr. Carlton showed so beautifully last Sunday, there is not the smallest circumstance of our live that is not in some way connected with our future, and which the future will not show to be a link in a progressive series of causes, all tending to bring out some good result. If Henry has suffered his mind to be estranged from you, no matter what may be the cause, depend upon it that it is for the best. This you will one day see. Be brave, then, dear Evie, to meet the present danger; and let the reflection, that whatever occurs, whether joyous or grievous, is under the Divine permission, support you in the trial."

The head of Eveline sunk upon the breast

of her sister, and her tears continued to flow, but the deep agitation of her bosom had subsided. An hour after, and she was calm; but her face was pale, and the marks of suffering were upon it. She was still alone with her sister. They had been sitting silent for some time, when Eveline said—

"I am distressed in doubt of the cause of this sudden change manifested toward me. What can it mean, Eunice? Something dreadful has been said about me."

"It may be nothing about you, in particular, sister."

"About all of us? What can be said about all of us?"

The eyes of Eunice grew dim as she replied—

"Have you noticed how distressed father has looked for some time?"

"Yes, ever since we heard of brother's death."

"But there is another cause besides that for his distress of mind, Evie; I am sure of it. Grief for even those most tenderly beloved, is softened by time, but father looks more troubled every day. *Troubled*—yes, that is the word. It is not grief that bows him down, sister, depend upon it, but trouble."

"Trouble? What can he have to trouble him?"

"Much, I fear You know the United States Bank failed a few months ago, and that ever since much has been said in the papers about the terrible destruction in private fortunes that it occasioned. Do you know that I have been impressed, ever since that event, with the idea that father has sustained a heavy loss?"

"What could have put that into your head, Eunie?" asked Eveline

"I will tell you. A good while ago, I remember hearing father say to a gentleman with whom he was talking, that he believed he would retire from business and invest every dollar he had in the stock of the United States Bank, which he considered the safest security in the country. You know he has given up business; and is it not more than probable that he has done what he then proposed to do?"

"You frighten me, sister!" exclaimed Eveline, the expression of her face not belieing her words. "Do you think he has lost every thing?"

"I know nothing about it, Eveline. I only state my fears, for which I think there are too

good grounds. Ever since the failure of the Bank, this has been in my mind, although I have never breathed it before. Carefully, since that time, have I read all that has been said about the Bank, and particularly noticed the price at which the stock has sold. It is now down to twenty cents a share, the par value of which is one hundred dollars. If father really did own much of this stock, and has kept it until now, in hope of a better price, you can see how heavily he must have lost. And if he still holds on to it, and the price still keeps going down, he may lose nearly every dollar he is worth."

"Dreadful! What will become of us all?"

With a meek, patient, humble expression of face, Eunice raised her eyes and said, in a low, earnest voice—

"The Lord will provide."

Then, with a look of encouragement, and even a smile upon her lips, she added—

"Let us not think of ourselves, sister, but of our father. Let us seek to lighten this heavy burden, if it should, indeed, be laid upon his shoulder."

"How are we to do that, Eunice?"

"In many ways If father's circumstances should really be so greatly reduced, as I have

been led to fear, we will have to change our style of living, for the present style cannot be maintained, except at a heavy expense. This change he will be compelled to make in the end, but may delay it long beyond a prudent time in dread of shocking us with a knowledge of what has occurred. Let us, then, the moment we are sure that things are as I have been led to fear, ourselves with cheerfulness propose and insist upon the change, and it will take from his mind more than half the pain the reverse has occasioned. Let us, in this and in every other way, help him to bear up; and, above all things, let us be cheerful, so that home may be the sweetest place to him in all the earth. Evie, we may have a sacred duty to perform toward our parents; let us perform it with brave hearts and cheerful countenances."

"I stand rebuked, dear sister!" said Eveline, tenderly kissing Eunice. "You are younger, but oh! how much better and wiser. You shall guide me. Only show the way, and I will walk bravely by your side. Yes, it may all be as you say, and the world may know it, while we yet remain in ignorance. And this may be the reason why lover and friend have grown cold!"

Eveline's voice trembled on the last sentence.

"Neither lover nor friend deserve the name, if such a change can chill their hearts' warm impulses," returned Eunice, with some emphasis in her voice.

The idea suggested by Eunice, took strong hold of the mind of Eveline, and helped to sustain her under the deep trial the defection of her lover compelled her to bear. Both observed their father more closely than either had done before, and the observation confirmed, rather than weakened, the conclusions to which Eunice had come. It was plain that something more than the death of their brother preyed upon his mind. The silent, gloomy, troubled state into which he had fallen, was as unaccountable to Mrs. Townsend as to Eveline and Eunice, and even more so; for the idea that had occurred to the mind of the latter, had never crossed hers, as was plain from her replies to their questions on the subject.

Anxiously did the daughters wait for some occurrence that would reveal to them the truth in regard to their father, resolute in their minds to stand up bravely by his side, let what would come, and forget themselves in their efforts to sustain him. They were not kept long in suspense.

CHAPTER XII

LIGHT IN DARKNESS.

At twenty cents the stock remained only for a brief space of time, and then kept on steadily receding in price, each new record of its decline marking itself upon the feelings of Mr. Townsend, in darker characters. He came in and went out, scarcely feeling the ground under him, and with a sensation as if the earth were about opening at his feet, and engulphing him. He tried to eat, when he sat down at the table with his family, but the food left little or no impression of taste on his palate. He strove, sometimes, to appear at ease and converse; but his words were not coherent, and he did not hear what was said to him, as was evident from his responses.

At last the price of shares fell to ten cents. Hitherto, from one cause and another, Mr. Townsend had put off selling his stock at the ruinous rates at which it was quoted in the market, under the fallacious hope that an advance would take place. When it was eighty cents on the dollar, notwithstanding his first wise determination, to sell at any price that it

would bring, the resolution to diminish his fortune, already reduced nearly one half, by a positive sacrifice of over forty thousand dollars —the difference between what he had paid for his stock and the selling price—he could not bring himself to take. He looked at this large sum, and at what would be left, and was unable to exercise the firmness required to cut it off. The whole amount of his investment in United States Bank stock, had been one hundred and forty thousand dollars, at an average of ten per cent. above par. Since the failure of the Bank, nearly every thing beyond this had been lost by the failure of individuals; and what was still worse, notes of hand amounting to nearly ten thousand dollars, which had been turned into cash, came back unpaid, and in default of his immediately honoring them, had been sued out against him as the endorser. Thus did his affairs become more and more a tangled web, and his mind fell more and more into irresolution and confusion.

When the stock fell to seventy, in a moment of desperation, he determined to sell every share, and thus save a certain remnant. He called upon a broker, and ordered him to effect a sale for him without delay.

"At what rate?" asked the broker

"At the last quotation—seventy cents."

"That was but nominal," replied the broker. "No sales, to my knowledge, were made at that price."

"In the name of heaven, then, what will it bring?" said Townsend, much disturbed.

"That is hard to say. But, I should suppose, sixty-five might be obtained."

"Sixty-five?"

"I doubt if a cent more could be had for so large an amount as you have to sell. Its offer would, alone, depress the market."

"Sixty-five! sixty-five!" said Mr. Townsend, to himself, in a distressed, irresolute voice. "No, no, I cannot think of selling for that. The stock must get better."

"I would not like to encourage you to hope so," said the broker.

"If you can get sixty-nine you may sell. I made up my mind to seventy, the quoted rates."

"Very well; I will make the effort," returned the broker.

On the next day, Mr. Townsend was informed that the broker had received an offer of sixty-eight, but had refused it.

"Couldn't you get sixty-nine?"

"No, sir. Sixty-seven was the highest offer, except in a single quarter."

"I don't like to sell at that, and throw over fifty thousand dollars into the fire."

"It is hard, but my advice to you is, to take the offer."

"I will think of it," replied Mr. Townsend; and he went away to think. In the afternoon he returned, and directed the sale to be made at sixty-eight. On the next morning he received a note from the broker, stating that the market had receded greatly from the rates of the last few days, and that the party did not feel bound to take the stock, as the offer of sixty-eight had been at first declined.

"Confusion!" ejaculated the unhappy merchant, stamping passionately upon the floor.

"Pray, sir, what rates can be obtained?" he asked of the broker, in an excited tone, as he entered his office ten minutes afterward.

"I do not think sales can be effected at any price to-day," was replied. "All is doubt and uncertainty about the stock. I should not wonder to see it down to fifty, within a week."

"Fifty! Good heavens! Never!"

"I hope not; but things look squally."

"Had I better take sixty-five, if I can get it?"

"Yes, or sixty either. My advice is, sell at the first offer."

"Very well, get me an offer as soon as you can."

The offer came in a few days; it was fifty-seven dollars.

"Fifty-seven!" ejaculated Mr. Townsend. "That's out of the question!"

"It's the best I can do for you"

"I'm sorry; but I can't take that. I am willing to let it go at sixty."

And thus the downward course progressed. The unhappy merchant, by clinging to a few hundreds in the hope of saving them, daily losing thousands. When the price at last fell to twenty, he gave up in a kind of despair, and awaited, in gloomy inactivity, the final result. At length, ten dollars, for what had cost a hundred and ten, were all that could be obtained.

Up to this time, Mr. Townsend had concealed from his family the desperate state of his affairs. But now, the necessity for breaking to them a knowledge of his real condition, had come; for the maintenance of his present style of living, costing from five to six thousand dollars, annually, was impossible. All that he now really possessed in the world was his bank stock, which would net him less than fourteen thousand dollars. The house in which he lived was his property, and had cost

between fifteen and sixteen thousand dollars, but judgment had been obtained against him for the notes upon which suit had been brought, and the house would have to go for its satisfaction."

Sadly impressed with the folly of longer delay in bringing to the minds of his wife and daughters a knowledge of the great reverse he had sustained, Mr. Townsend returned one evening from his counting-room, to which he repaired every day; not because business called him there, but because home was oppressive to him. He had learned from her mother, the fact that Henry Pascal had broken off all intercourse with Eveline, and had even passed her without notice in the street. He knew too well the cause, and the subdued yet sad face of his daughter, and the earnestness with which she would look at him when he came in, troubled him deeply. He did not know what was in her heart

As was usual with him, he entered quietly, and seating himself alone in the parlor, took a book in his hand, not for the purpose of reading, but to appear as if he was doing so, to any one who came in. The hour was that of twilight, ere the shadows had fallen thickly. Only a few minutes elapsed before Eveline and

Eunice entered, and came to his side. At the moment they opened the door, they noticed that he had leaned his head down upon his hand, and that his book was in such a position that his eyes could not possibly read a line. This posture was instantly changed, and Mr. Townsend, in order to remove the impression it was likely to make, smiled as he spoke to his daughters; a thing he had not attempted for months to do. But it was only the faint semblance of a smile, and did not deceive them.

"Dear papa!" said Eunice, tenderly, as she laid her hand upon him on one side, and Eveline did the same on the other, "you are not happy, and have not been so for a long time, tell us the reason, and let us bear a part of the trouble which oppresses you."

Taken thus by surprise, Mr. Townsend had great difficulty in controlling himself. The affectionate consideration of his children, so unexpected, touched him deeply. Many moments passed before he could trust himself to speak. Then he said, with ill-concealed emotion:

"Why do you think I am troubled, children?"

"You have looked troubled for a great while, papa. Whatever the cause may be, if

we cannot remove it, we are sure that we can lighten the effects. Trust us, at least, and be sure of one thing, that we are prepared to stand by your side, cheerfully, let what will come."

"Eunice!" said the father, speaking with sudden energy, while an expression of pain settled upon his face, "you know not what you say! It will take stouter hearts than beat in your bosoms to meet that trial. Still, I thank you for this unexpected expression of your affection, as well as for the opportunity it affords me to say what must no longer be kept back. My children, fortune, that smiled upon me for years, no longer smiles—all, all is changed."

"We have believed as much," replied the daughters, speaking together; "do not fear for us. We are prepared for the worst."

"Prepared to sink from affluence into poverty? To give up this home, where all is luxury and elegance, and go down into obscurity, perhaps privation and labor?"

"Yes, father," said Eunice, in a calm yet earnest voice. "Of all the good gifts which Providence placed in your hands, we have had our full share; and shall we hesitate or repine when reverses come? No; fear not to tell us all."

Mr. Townsend hardly knew what to say or think at such unexpected words. With himself the bitterness had passed; it was for his family that his heart ached, and from the thoughts of breaking to them the dreadful intelligence that he shrunk. But the way had been made, unexpectedly, plain before him; so plain that he could hardly believe himself awake, or venture to put his foot forth to walk therein.

"My children!" he said, with much emotion, "you speak to me strange words. I can hardly believe that I hear them."

"But they are true words," promptly replied Eunice, "for they come from our hearts. And now let us know the worst, that we may prepare for the worst. Of course we must leave this house and move into a smaller one."

"Yes, that step is inevitable," returned the father, his voice sinking again into sadness.

"And the more cheerfully it is taken, the less shall we feel the change," said Eunice.

"But, can you give up all? Can you sink down from the first circle into obscurity? Can you give up your associations and friendships? Ah! my children, you have not counted the cost."

"We have, fully, and are ready," was the firm reply.

After the silence of a few moments, Mr. Townsend said—

"What has been, perhaps, too long concealed from you, I will now reveal. Three years ago, I was worth three hundred thousand dollars, and believed myself beyond the danger of a reverse. At a time when I thought myself most firmly established, losses came, and followed each other in quick succession. I became alarmed, and my mind was thrown into confusion. From that time every thing I have done has been wrong—every move I have made, has been a false move. The last, and the one that has swept from me the remainder of my shattered fortune, was the investment of my money in United States Bank stock, which I considered as safe as any thing in the country. That for which I paid a hundred and forty thousand dollars, is now worth but little over ten or twelve thousand, and, judging from the past, will not be worth half of that in a month."

"Then why not sell it and save that little?" said Eunice, in a tone of decision that made Mr. Townsend lift his eyes to her face. The failing light gave him but an indistinct view of its expression.

"I shall do it immediately," he replied "You understand, now, my children," he added, "precisely the nature of my circumstances, and how low we have fallen. To maintain our present style of living, would exhaust our little remnant of property in two years."

"But of that folly we will not be guilty," said Eunice. "Let us withdraw quickly from our present position, and retire into one that corresponds to our altered circumstances. We may be just as happy in that as we have ever been in this. I am sure that Eveline and I will; and, if you will let us, we will make you so."

"God bless you! my children," said the father, as he drew an arm around each: "you have taken a mountain-weight from me. With such true, loving-hearted, cheerful companions in adversity, I feel that it will not be hard to bear. Why did I not know you better? Why did I not confide in you sooner?"

CHAPTER XIII

MORE REVERSES.

In a far different spirit did Mrs. Townsend receive the news of their altered circumstances. It broke her down completely for a time. But the example of Eveline and Eunice, in a cheerful submission to what was unavoidable, gradually tended to give her strength of mind, and to nerve her for her new and severer duties in life.

The first step taken was to procure a smaller house in a retired part of the town, move into it, and reduce expenses at every point, so as to make them, in some measure, correspond to their reduced circumstances. In the carrying of this out, Eveline and Eunice were foremost, and acted with a decision and energy that, while it surprised, gave strength and hope to the minds of their parents.

When Mr. Townsend made sale of his stock, which was in a few days after the interview with his children related in the last chapter, the price had fallen still lower. The net proceeds were just ten thousand dollars. Shortly afterward, his house was sold to satisfy the

judgment mentioned as having been obtained against him.

To sit idly down and live upon this little remnant of his fortune, until exhausted, was not to be thought of by Mr. Townsend. Something must be done, not only to gain the means of present subsistence, and keep the little stock undiminished, but also to add to it, and lay the basis of future wealth, after which Mr. Townsend resolved to strive. Some business must be entered into. But the recollection of former disasters filled his mind with doubt, and made him hesitate and ponder long and anxiously the way before him. At length, he opened a store as a commission merchant, thinking that the safest, and used his capital in advancing upon goods. This was the aspect of things without. At home, Eunice and Eveline were doing all in their power to smooth the asperities of the change that had taken place, and to make every thing conform to their father's reduced means. This was their labor of love, and in the performance of it they had a sweet reward.

Still, they were not without their trials, and especially did the heart of Eveline often sink in her bosom. Strong as was the feeling of indignation with which she thought of her

lover's heartlessness, the wounds his base desertion of her occasioned, healed but slowly, and were often painful. Only a few of the many friends and companions of brighter days sought them out in their retirement; and these were not of those who had been most beloved; but they were better appreciated now, and truly loved.

Less than a year had passed, when Eunice said one day to her sister, when alone with her—

"I am afraid every thing is not going right with father. He is getting to be very silent, and looks troubled again."

"I have noticed as much myself," returned Eveline, a look of anxiety crossing her face. "What can it mean? I hope he has not lost in business the little capital he saved."

"I trust not. But I have my fears. He was getting more and more cheerful every day, when, all at once, there came a change. I noticed it for the first time last week, when he came home one evening. Ever since then, he sits silent and seems anxious about something."

The words of Eunice filled the mind of Eveline with alarm. The change in their circumstances had been very great But, although

in obscurity, and living with plainness and frugality, the means of living had still been at hand. If, however, another reverse should have met their father, and stripped from him the little remnant of his property, how were they to retain the comforts they still enjoyed? This thought chilled the heart of Eveline. A lower, yet still a firm step, she did not see.

"What is to become of us, if your fears are true?" she said, while her lips trembled and her eyes grew dim

"Don't let such a question find utterance in your thoughts, Evie," replied Eunice. "We must not look downward in human despondency, but upward in spiritual trust. Let us not think of ourselves, nor of what will become of us All will come out right in the end. Of that I have a deep assurance. We may be called upon to pass through severer trials, and to make greater sacrifices, but th strength to meet the one, and sustain the other, will be given. Evie, there are deeper places than any we have yet gone through, but there is a bottom and a shore to all. He who calls the soul to enter these dark and bitter waters, will not suffer it to be overwhelmed. Here rests my strong confidence, and here should rest yours, Evie."

"Ah! sister," said the now weeping girl, "these deeper waters you speak of, fill me with dismay. I tremble at the thought of entering them, and shrink back in fear."

"Evie, do not give way to such weakness; it is unworthy of you. Life comes with its lights and with its shadows for all, and as surely as day follows night, will the darkness of these sad changes pass away; and, even while it remains, many a bright star will shine in the mental sky."

But still Eveline wept, and continued to weep until Eunice drew her head down upon her breast, and soothed her with many words of cheerfulness and hope.

"I am like a child," Eveline at length said, rising up with a calmer face, and eyes now undimed, "and your braver spirit shames my weakness. But, I hope to be able, for all this, to stand firmly by your side, sister, in any new and severer trial that may come."

"Spoken like yourself, Evie!" returned Eunice, with a smile. "Let us not be doubtful but believing—let us be brave and strong, and no difficulty shall beset our path that will not be easily overcome."

The observations of Eunice, as well as her conclusions, were correctly made. Her father

was in trouble, and she had guessed, as before, the cause.

Some months previously, he had received a large consignment of goods, upon which an advance of five thousand dollars was asked. In order to make this advance, Mr. Townsend had to get a small temporary loan. The parties consigning the goods, required a guaranty of sales, and this, although against his wishes, Mr. Townsend agreed to do. Over ten thousand dollars worth of these goods were sold to one house, and that house, before the notes given in payment for them had matured, failed

On the very day that Eunice called the attention of her sister to their father's depressed state of mind, a meeting of creditors was held, at which it was made clearly apparent, that not twenty cents in the dollar would be divided, and that, at least, twelve or eighteen months must pass before the whole of this would be paid. Mr. Townsend went back to his store, after the meeting had closed, with his mind in a complete state of despondency. He felt that he was utterly ruined, and hopelessly gave up the struggle. After writing to his principal consignors, informing them of what had occurred, and stating that he would make an assignment for their benefit, he left his place

of business, and returned home. On his way, he stopped at the store of a druggist, and procured two ounces of laudanum.

CHAPTER XIV

FAITH TRIED AND PROVED

EUNICE was sitting alone, and thinking about her father, and waiting for him to return home. She had made up her mind to approach him on the subject of his marked depression of spirits, and learn, if possible, the cause. Eveline was in her own room, and her mother was attending to some household duty. Many thoughts passed through the mind of the true-hearted girl. She sat near the window, her eyes looking out upon the street, but without noticing the passers-by, except as moving forms indistinctly seen. Deeply had she been pondering, since her conversation with Eveline, the subject about which they had spoken; and now her mind was busy with suggestions as to what she could and would do, if another and still more depressing misfortune had befallen her father.

The result of her thoughts was not altogether satisfactory. Sacrifices, to almost any extent, she was willing to make, and she was ready to do to the utmost of her ability; but, all was doubt in regard to her father's affairs; and, therefore, her own mind could come to no fixed conclusions. While she sat thus, she noticed a man pause and look up at the number of the house; and then ascend the steps and ring the bell. His appearance was that of a porter, or ordinary laboring man about a store. The bell was answered by a servant, and then the man went away. While wondering what message he had left, the servant entered the parlor, where she was sitting, and handed her a note, which she said had been left for her. Eunice broke the seal of the envelope, and read:

"DEAR EUNICE:—Two years and more have passed, since you bade me have faith in time. I have had faith; I still have faith. Long ere this, had my heart been consulted, I would have sought to know, from your own lips, whether my faith might still rest in hope. But few weeks have passed, during all that time, in which I have not looked upon your face, at least once, and marked, with feelings that I cannot well describe, the change that

was gradually passing over it. To the distressing events that have occurred since we met, I will not allude further than to say, that their only effect upon me has been to make you more beloved; and I cannot tell you how eager I have been to step forward and tell you this. But, for many reasons that I need not state at present, I deemed it best to restrain this ardent desire. Now, I feel that the time has come for me to say that my heart yet beats in the right place—that you are, as ever, the best beloved; nay, the only loved. Eunice, shall my faith in time have its due reward? Do you still feel toward me as you felt ere the interdiction of your father came in between our heart's best impulses, and their hoped-for consummation? Let me hear from you, changed or unchanged. It is time, and full time, that our future became the present.

"Yours, as ever,

"RUFUS ALBERTSON."

Hurriedly folding the letter, after she had read it, Eunice arose and went quickly from the room. In her own chamber she felt more free to think and feel. For a while everything but her true-hearted lover was forgotten. Sweet to her spirit, wearied and well-nigh overburdened, were the words he had written,

and the faith he still held sacred. Since the stern interference of her father, she had met him but very few times, and then under circumstances that prevented any free interchange of sentiments. After the death of her brother, and the subsequent fall of her family from affluence, she had lived so secluded a life that no opportunity for a meeting had occurred. Except at church, on the Sabbath, where she regularly attended, he never saw her, after the change in her father's circumstances had excluded her from fashionable circles.

Patiently had the young man waited for the work of time—patiently and hopefully. The insult received from Mr. Townsend, on applying for the hand of Eunice, stung him to the quick, and rankled long after. But he loved Eunice tenderly and truly, and while he felt that she obeyed, too implicitly, the arbitrary command of her father, he could not but respect the filial deference with which she regarded an unjust requirement. To him, it was a trial that proved the character of his affection, and the result showed that it was of the right quality.

Long before a suspicion of misfortune had come shadowing the hearts of Mr Townsend's family, Albertson saw the cloud approaching,

and knew that reverses of the most serious character had visited the proud, uncompromising merchant. Anxiously did he look on and watch the result. The fact of his investment of nearly all he was worth in United States Bank stock, he knew immediately after the failure of the Bank. He also knew, that he did not sell until the stock fell to almost nothing.

With a deep interest in the result, he saw Mr. Townsend again enter business, with the small remnant of a large fortune as the basis of his efforts, and struggle vigorously to recover himself. At this point he would have come forward and renewed his application for the hand of Eunice; but the manner of her father, whom he met occasionally in business, was so cold, reserved, and haughty, that he deemed it wisest to wait a little longer.

At last, the final misfortune came. It happened that Jones, Claire, & Co. were creditors of the failing house, the large sales to which Mr. Townsend had guarantied, and Albertson represented his firm in the meeting of creditors. At the last meeting, when it was clearly apparent that the loss was well-nigh total, and that no dividend would be made for a long time, he carefully noted the effect of the trans-

pirance of this fact upon the father of Eunice; and from what he saw, and his knowledge of his affairs, he was satisfied that this failure would totally ruin him, and that even the means of a moderate support for his family would pass from his hands.

It was now full time, he felt, for him to step forward, and, for the sake of Eunice, renew his attentions and claim her hand. He therefore sat down immediately, and wrote and dispatched the letter which Eunice so unexpectedly received. Anxiously did he await a reply. Two days passed, yet none came. On the third day, this brief answer was received:

"DEAR ALBERT—Through all the trials and changes that I have been called to meet, I have remained the same; and to know that your heart is still true, fills me with inexpressible delight. Time is doing its work, but all is not yet finished. I have still a sacred duty to perform, that no considerations, personal to myself, can make me forego. Still, Albert, dear Albert! let me repeat—Have faith in time. I cannot say more at present. Write to me again. Write to me often. Soon, very soon, I trust we shall meet and speak face to face as of old.

"EUNICE."

"Still have faith in time", murmured Albertson, with some bitterness, as he finished reading this letter. "Have I not had faith? Have I not waited long and patiently?"

But, after reading it over again, his feelings changed, and admiration for the self-sacrificing spirit of the noble-hearted girl filled his bosom.

"Yes, yes, I will still wait. If so true as a daughter, what will she not be as a wife? That sacred duty is some devotion of herself for the well-being of her parents. I must learn what it is, and prevent it."

CHAPTER XV.

WEAKNESS AND STRENGTH.

When Mr. Townsend came home from his store, after learning that a total wreck of his affairs had taken place, his mind was fully made up to shrink away like a coward from his duties and responsibilities in life, and not only leave his family helpless, friendless, and destitute, but entail upon them the keenest affliction. His hope in life was gone. He felt that

there was an unseen, but all-potent and malignant power, whose anger he had by some means invoked; and, to fly from its persecutions, he resolved to end his earthly existence.

Not long after Eunice went up to her chamber, he came in and retired to his own room, firm in the purpose he had conceived. The more he thought about it, the more desirable did it seem as a means of relief. It would end at once and forever these hopeless struggles, and free him from burdens and responsibilities he was unable to bear. The death pangs would be but brief, and nothing in comparison to the anguish of mind he was enduring. Of what was beyond the dark bourn of time, he did not permit himself to think. It seemed to him as if there were nothing beyond, except what was dreamy and indistinct—as if he would sink into a lethargic calm, which would be heaven when compared with his present wild state of suffering.

"Has father come home yet?" suddenly fell upon his ears in the low, sweet voice of Eunice, speaking close by the door of his chamber.

He did not hear the reply, which was uttered in a lower tone. But the question, asked with such an expression of affectionate interest

as it was, made his heart bound with a tender impulse. At the same time, his hand, which had just sought, in his pocket, the vial containing the fatal drug, was slowly withdrawn without accomplishing the mission upon which it had been sent.

"Has father come home yet?" He could not get the words out of his ears, nor the loving tones in which they were uttered

"God bless the child!" he murmured, as thoughts of her and all she had done to lighten the burdens he had been called upon to bear, pressed themselves upon his mind. His meditated purpose was gone. He could not effect it then; that was impossible. The tones of his daughter's voice had filled his mind with her presence, and in that presence he could not consummate the dreadful act he had meditated.

A few moments only passed, before there was a gentle tap at his door. To his reluctant "come in," Eunice entered, and approached her father, who was seated in a remote part of the room. The expression of his face startled her. It was deeply depressed, but there was in it something more than depression.

"Dear father!" she said, as she drew close

to his side, "you are in trouble. I have seen it for some time. Has all gone wrong again? Have your efforts failed?"

"Yes," he replied, speaking with great bitterness, "all has gone wrong, and this hour I am a beggar!"

Eunice could with difficulty refrain from abandoning herself to tears at this announcement, made in such a despairing voice. But by an effort, she controlled herself, and stood for some time, silent by the side of her father. She could not trust herself to speak for more than the space of a minute. At last, she said,

"Others have met with as great misfortunes, and have passed through them; and so can we. Keep a brave heart, father; all will yet be well! It is possible for us to live at far less than our present expense. We can be just as happy in a smaller house; just as happy on a greatly reduced income."

"But all is gone, Eunice! I have nothing. By a failure that occurred in the city, a short time ago, I lost every dollar that I had. And now I am done! To struggle is hopeless!

"Oh, say not that!" replied Eunice, with energy. "Say not that! The darkest hour is just before the break of day. Hopeless? Oh, no! There is no condition in life so de-

pressed that hopelessness need accompany it How truly has it been said, that 'despair is never quite despair.' In this last and severest of all your trials, while every thing is dark around you, let me say, be of good cheer. We will stand by your side; we will hold up your hands; we will be cheerful in all extremities—nay, more, we will work with our own hands, if need be; others have to do it, and it will be no harder for us."

In her enthusiasm, the beautiful face of the girl became almost radiant, and her father felt her presence like that of an angel.

"My dear child," he said, in a voice all tremulous with emotion, "you come to me in my darkest moments, a spirit of comfort, and speak words of hope when I am sinking in despair. For this, if for nothing else, I should be thankful to heaven—and I am thankful!"

The strong man bowed his head, and though he struggled hard with his feelings, the tears gushed from his eyes.

"Dear father," said Eunice, as soon as both had grown calm, for her tears mingled with those of her parent, "from heaven we receive every thing; and all that comes from heaven is good. Even reverses and afflictions are good, for they come as correctives of something in

us that is evil, and whatever is evil causes unhappiness. Is it not good to have the causes of unhappiness removed, even if we suffer pain in the removal? We have spiritual diseases as well as natural diseases, and pain attends the one as well as the other, and both would produce death if not expelled. How beautifully has Mr. Carlton, over and over again, set this forth! Is it not better, far better, to lose our worldly goods, and to suffer in our natural feelings, if thereby we attain to spiritual riches, and are blessed with that deep peace, which the world gives not, neither can take away?"

"May that deep peace be your reward, Eunice," returned Mr. Townsend, in a softened tone; "and it will be. Heaven would be unjust if you were wretched. You are the spirit of good in our family; the righteous in our city; and for your sake all will not be destroyed. I feel it. I will hope for a morning dawn upon this thick darkness."

"It will dawn, father! Trust that it will; though not for my sake," returned Eunice. "But we must be faithful in a wise disposition of what we have. We must be patient, industrious, prudent, and hopeful, and after the trial hour passes, the light will come."

But little that Eunice said had been in her mind to say. She had not conned over a form of address to her father, but had come, with a loving heart, in the hope of saying something that would lift his mind above the trouble by which it was oppressed. She had spoke, as the spirit gave her utterance—the spirit of yearning filial affection; and her words were true and eloquent, because they came from an overfull heart. And coming from the heart, they reached the heart, and their effect was good.

"Say nothing of all this, Eunice," Mr. Townsend said, after his mind had grown calm, and his thoughts began to move in a healthier circle. "You have inspired me to a new trial. To-morrow, instead of abandoning all, hopelessly, I will make an effort to sustain myself."

"And you will not conceal from me the result, even if it prove unsuccessful?"

"No, Eunice; you deserve my full confidence, and you shall have it."

"Even if you continue in business, it will be reduced very much," the daughter said, "after this entire loss of all your capital; and the profits will not meet our present expenses."

"I fear not, Eunice;" and Mr. Townsend looked troubled.

"Therefore, we must live at a less expense.'

"But how can we? To me it is inconceivable."

"Though not to me," said Eunice, smiling. "We are now paying four hundred dollars for rent; half of this we may at least save, by going farther from the centre of the city, and taking a still smaller house. We must not think of appearances, father, but of what it is right for us to do."

"Appearances, child!" returned the father; "I have long since ceased to care for them. But I do not think you could be comfortable in so small a house."

"Such a house would be a paradise compared to this, if it brought peace of mind and a clear conscience, while this did not."

"Two hundred dollars would be something; but not all we may be compelled to reduce. I have not much hope in the results of a business, so crippled for want of means as mine will be, even if it should be continued."

"Much, very much more may be reduced," said Eunice, confidently; "leave that to Eveline and me. Only let us know exactly the state of your affairs, and I am sure we will be able to sustain all by our mutual exertions."

Far more cheerful than it had been for

words, was the face of Mr. Townsend, when he met his family at the tea table that evening. As soon as an opportunity for doing so occurred, with an inward shudder at the dreadful act he had contemplated, he destroyed the poisonous drug with which he had resolved to take his own life. As he did so, the image of Eunice arose in his mind, and he murmured, half audibly,

"My saviour!"

When Mr. Townsend went to his store on the next morning, he was surprised to find all the letters of notification to consignors and creditors, which he had written the day before, lying upon his desk.

"I am very sorry, sir," said his clerk, "but I forgot entirely to throw these letters into the post-office last evening. I hope nothing serious will result from the delay."

"It's as well," returned Mr. Townsend, suppressing any exhibition of feeling with an effort. "Circumstances have occurred that render it unnecessary to send them."

"How providential!" was his mental ejaculation, as he turned from his clerk; and gathering up the letters, thrust them into his desk.

This was, perhaps, the first time in his life that his heart had felt and acknowledged the

hand of a Divine Providence in any thing, and the acknowledgment, in this case, was more instinctive than rational. But the utterance in his mind of the word, and the involuntary acknowledgment of a "Providence," came immediately into the perception of his thoughts, and transferred them from the incident of the letters, to that involving a matter of infinitely greater importance—no less than the salvation of his life itself. A shudder passed through every nerve, as he closed his eyes, and in the silence of a deeply thankful heart, acknowledged, rationally as well as feelingly, the Divine hand in what had occurred.

At that moment a light broke in upon his mind; a feeble light that only revealed all things that it fell upon indistinctly, but, by it he could see better than he had ever before seen, the nature of the ground upon which he was standing—the unsatisfying character of all mere natural things, and the priceless value of spiritual qualities and endowments, such as his daughter Eunice possessed. Sustained by them, a young and feeble girl, who had not been enough in the world to feel its rough contact or learn its selfish wisdom, was able to hold up the hands of a strong man, bowed down and helpless from the pressure of mis-

fortune. Something of wonder and admiration filled his mind, for a few moments, as this truth forced itself upon him.

"Shall my child, a delicate, tender girl, be braver than I?" he said to himself. "Shall she stand up, resolutely, and with a bold front to the coming storm, and I shrink in the blast, and turn my back like a coward? No! This shall not be!"

In this better spirit did Mr. Townsend take up again his life-duties, and seek to save what could be saved in his business, rather than abandon all in impotent despair.

CHAPTER XVI.

FURTHER RETRENCHMENT.

THE loss of ten thousand dollars—sweeping from his hands, at a single stroke, all he was worth, and all his means of doing any thing like a profitable business—left Mr. Townsend really in a very helpless state, and filled him with discouragement the moment he turned his thoughts upon the straitened condition of his affairs. But, after such a lesson as he had

received from Eunice—after such an opening of his eyes to the true light—he could not utterly despond. He had lifted himself from the earth, stood up erect, and taken the first step. It would not do to pause now, sink again, and abandon all. He must do to the utmost of his ability, let what would come.

The greatest difficulty that presented itself to Mr. Townsend, was the universally-prevailing spirit of cupidity existing among men of business, which led almost every one to seek his own good in a heartless disregard of others. Were he to make a full exposition of his affairs, and ask for consideration and aid from those for whom he did business, instantly their confidence would cease, consignments be withheld, and the destruction of business he was seeking to avoid become inevitable. There would be no generous consideration, no sympathy for his losses, extended toward him, but censure for his want of sagacity in not perceiving the signs of weakness in the house that had failed. No longer able to advance upon consignments, or guaranty sales, those who wished advances would not send him their goods, and those who were willing to waive the guaranty, would be afraid to trust their sales to a man who had committed the mistake

of selling to a house just on the eve of its failure.

That this would be the result of an exposure of his affairs, Mr. Townsend felt well assured It was just as he had acted in his days of prosperity. He never regarded the interests of any man, and never extended the slightest sympathy toward the unfortunate. His system had been, to get out of every one who owed him and became embarrassed, all he would yield by the severest pressure, and then throw his bloodless carcass out of sight—to the dogs, for all he cared. And little more consideration than he had given, did he expect. Judging all men by his own standard, he did not believe in the existence of a particle of unselfishness in business circles; and he, therefore, expected to receive no generous consideration in his misfortunes. That this selfish disregard of others was wrong, he could now see, because it affected himself. If no other good result came from his reverses, the clear conviction and acknowledgment of this was something, and worth all he had lost and suffered to acquire.

A long and anxious debate on the question of what it was best for him to do, was at length terminated by his coming to the conclusion,

that his best course was to conceal from every one the desperate condition of his affairs, and make a vigorous effort to sustain himself. In this, he believed, lay his only hope. To trust any man with the fact that his losses had seriously crippled him, would be, he felt well convinced, to ruin all.

In a few days, two or three letters were received from eastern manufacturers, containing invoices and bills of lading of goods consigned to him on sale, upon which the usual advances they had been in the habit of receiving were asked. Immediate replies were made, that he was already so much in advance to various parties, that he could not extend such accommodations, but that he would endeavor to make immediate sales, and transmit the proceeds. Before the goods arrived, Mr. Townsend received advices that their destination had been changed, and that they were to go into another commission house, from which the desired advances could be had.

"Well, let them go!" he said, in the effort to feel indifferent about the matter, at the same time that a feeling of discouragement oppressed him, and brought a cloud over his mind.

By the next mail came notice of a valuable

consignment upon which neither an advance nor guaranty was asked, and it came from new parties, who promised still heavier shipments of goods

"There is hope yet," was the silent, thankful expression of Mr. Townsend's heart, as he read this letter. "If I can only manage to meet, at maturity, the five or six thousand dollars for which I am liable under guaranty of sales, I may yet be able to hold up my head in business, though how I shall manage to support my family on the diminished proceeds, is beyond my power to tell."

One day, about a week after the occurrence of the interview between himself and daughter, Eunice drew her father aside, and said to him,

"I saw a neat, pretty house this morning, in a very pleasant neighborhood, the rent of which is only a hundred and eighty-five dollars. There is a snug little parlor below, beautifully papered, and having in it a pure white marble mantle; and quite a large chamber over that, and another of the same size in the third story. Back of these is a kitchen, dining-room, and good-sized chamber, with bath-house and dressing-room. Take it all in all, it is exactly what we want—perfectly new neat, genteel, and

comfortable; and very cheap. Won't you go with me and look at it after dinner?"

"I'm afraid it's too small, Eunice," remarked her father. "We shall not be able to breathe in it."

"Oh, no! it is not too small. The chambers are large and airy. And as to breathing, it will be done as freely again there, for the pressure upon our bosoms will be removed."

"Are there no garrets to the house?"

"None."

"Then where will a servant sleep?"

"There'll be no difficulty about that—none in the world."

"But where, Eunice?"

"There's the room over the dining-room."

"Which will shut us off from the bath. It won't do, my child."

"Will you go with me to look at it?"

"Oh, yes. But I am sure it will not answer."

"And I am sure it will; and you will agree with me after you have seen it."

Mr. Townsend went to look at the house, and thought it really quite neat, genteel, and comfortable But his main objection lay in full force against it. There was no place for the servant to sleep and he urged it as an in

superable objection, to which Eunice at length replied—

"We don't intend to have any servants; Eveline and I have settled all that."

At this, Mr. Townsend shook his head in a most emphatic way, and said,

"That's out of the question, child; utterly so. I will not hear to it a moment."

"Why not? Don't you have to attend to business all day, and are we better than you?"

"I don't have to go into the kitchen and cook. I don't have to go through menial household drudgery."

"Don't call any useful employment menial, father. Would it at all degrade me to bake you a sweet loaf of bread, or prepare you a comfortable meal when you are hungry? I think not."

"But the hard drudgery of the thing, Eunice. You don't know what you propose to yourselves to do."

"Love will make the labor light," replied Eunice, with a tone and smile that found a quick passage to the heart of her father. "Let it be as we desire."

But Mr. Townsend would not yield the point. At least, he would not consent that a house should be taken without a room in it

where a servant could sleep. So Eunice had to make another search. In a few days one was procured with the room, additional, required, at a rent of two hundred dollars per annum; and Mr. Townsend gave his consent that it should be taken, provided the mother, who had been kept ignorant of the desperate state of her husband's business, could be brought to give a free consent to the change. The procurement of this consent was left to Eveline and Eunice. The latter, after the first doubt and fear she had experienced at her sister's suggestion of another change in their father's circumstances, was ready to support Eunice in every thing.

"Mother," said Eunice, on the day after the taking of a house at a lower rent had been determined upon, "I think we might manage to live at a smaller cost than we do. Indeed, I am sure we could. Father's business cannot be very profitable, and even the meeting of our present family expenses must be a serious matter to him."

"To live any plainer than we do, is impossible," replied Mrs. Townsend; "we keep but a single servant, and I am sure that no family could practice more economy."

"But we might live in a much smaller house."

"Smaller house!"

"Yes, mother. We don't occupy much over half of this, and what is the use of paying one or two hundred dollars for what we don't want, especially when father has need in his business of every cent he can procure. I saw, when I was out yesterday, a beautiful little house, with rooms very nearly as large as they are in this one, only there were not so many. It was finished as well as this one is, throughout, and had quite as respectable an appearance; and the rent was only two hundred dollars."

"Indeed!" said Mrs. Townsend, struck with the difference.

"That is all. I think we had better take it. Two hundred dollars is a good deal of money to save off of rent."

"I don't believe your father will hear to such a thing."

"If he consents to move, will you make no objection?"

"I don't know. But I am sure he will not listen a moment to such a proposition. The way in which we now live is very different to what it was. I never could have believed it possible to become reconciled to it."

"You say yes, then, if father is willing?"

"I think I may safely say yes."

"Very well," replied both the girls, smiling, "we will hold you to this promise."

In the evening, after tea, when all were together, Eunice said, in a very pleasant way,

"Father, mother says if you are willing to move into the house I told you about, that she will make no objection. What do you say?"

"Of course, your father wouldn't think of such a thing," spoke up Mrs. Townsend.

"That isn't fair, mother," said Eveline, good-humoredly. "We object to any attempt on your part to use influence. Father must decide this matter for himself in freedom We've got your promise, and now we must get his."

"I'm sure that is using influence, and with a double power. First, you get me to make a conditional promise, and then set to work to influence the conditions. No, no; I object also. Let father, as you say, decide this matter in freedom."

"Very well; father shall speak for himself," said Eunice. "Let me put the question. Are you willing to give up this house, and take the one alluded to, which only rents for two hundred dollars?"

"If all of you agree to it; if all are willing, I promise not to object."

"There, do you hear that, mother?" exclaimed Eveline.

Mrs Townsend looked surprised and serious

"But, is there any necessity for this?" she asked, turning her eyes upon her husband's face.

"Perhaps it would be a prudent step for us to take, provided we could be comfortable and happy under the change," he replied.

"I hardly think we can be," said Mrs. Townsend, looking troubled.

"Then we will not move," was promptly answered.

"But what is to hinder us?" urged Eunice. "The house is large enough, and the rooms of a good size. The situation is pleasant, and the appearance of the house very nearly equal to the one we now live in. With all this in its favor, and added thereto, the fact that the change made a saving of two hundred dollars in our expenses, perhaps more, and I hardly think we would be less comfortable or happy. Father has said that this reduction of our expenses would be a prudent step to take. Should we hesitate a moment after this?"

"He should know what is best, certainly," said Mrs. Townsend, struck with the force of application that Eunice gave to her father's words. "And if he thinks it prudent, we

ought by all means to move. But, before it is done, the necessity for it should be understood by all of us, and then we can all enter into and promote it with a more cheerful spirit."

"Very true, indeed," answered Mr. Townsend, "and I will therefore state, that my business does not promise so well as it did a short time ago; that I have met with a serious loss by the failure of a house to which I sold a large amount of goods, and that, therefore, it will be a measure of prudence to do as the girls propose. For their willingness to make sacrifices, and to prompt to further reductions of expense, we certainly ought to feel deeply grate ful. To find them as they are, is to find light in a dark place—to meet streams in a desert. With such loving hearts to sustain us, we ought never to despond."

CHAPTER XVII

THE USES OF ADVERSITY.

The change proposed was speedily made. As they shrunk closer together in this smaller house, they felt more sensibly the warmth of

each other's hearts. The mother joined with her daughters in their efforts to cut off every expense, and when they proposed doing without a servant, made no objection, but rather approved the measure. So the servant was dismissed, and the whole care and labor of the household devolved upon Mrs. Townsend, Eveline, and Eunice.

At their last removal, they found great difficulty in crowding the furniture, taken from a house almost double that of the one they were to occupy, into the smaller space allotted for its reception. Compression was no longer possible. A council on the subject was held, at which it was decided to sell certain large and costly articles, and retain only such as corresponded to their reduced style of living Quite a large selection was made and sold at vendue, from which the handsome sum of one thousand dollars was raised, which was paid into Mr. Townsend's hands, just in time to enable him to make a heavy payment, and thus prevent a knowledge of his crippled state from becoming known.

"How strangely events turn out," he said to his daughter Eunice, with whom he could speak on the subject of his business and prospects, more freely and intimately than with any

other member of his family, not even excepting his wife, whose spirits usually became depressed, when allusion was made to the subject. "But for you, no one would have thought of a reduction of expense by moving into a cheaper house. The cheaper house was smaller, and, therefore, to get into it, we had to reduce our furniture. For what was surplus, and therefore useless, a thousand dollars were received, and these thousand dollars came just in time to enable me to make a payment, otherwise impossible, upon which almost every thing depended. How strangely events turn out! I am bewildered at times."

"He leads us by a way that we know not," Eunice said, low and reverently.

"Who?" Mr. Townsend spoke ere he reflected.

"He whose tender mercies are over all his works," was replied.

For a few moments there was silence.

"You think, then, that the hand of Providence is in every thing?" said Mr. Townsend

"Oh, yes, surely it is!" returned Eunice. "The Creator of all must be the Sustainer of all."

"That is, doubtless, true. A general providence over a man's life may exist, but I can

hardly believe that there is a particular providence regarding all the minuter things."

"Can there be such a thing as a general, that is not made up of particulars? A general providence not the sum of particular providences?"

This question Mr. Townsend did not answer immediately. The proposition was new to his mind, and came upon it with the force of truth.

"There is such a thing as a general superintendence of affairs," he said, thoughtfully.

"True, but is it not to the end that particular things, within its sphere of supervision, may be kept in order? Break up the harmony and dependence of particular things one upon another, and what becomes of general harmony? Does not all sink into confusion? How small a circumstance often involves the most important consequences; and if the greater result is regarded by Providence, surely the seemingly insignificant cause must also be regarded. Depend upon it, father, there is a particular providence, or no providence at all."

"Perhaps you are right, Eunice. I never saw the subject in that light. As you intimate, we must give up all idea of Providence, and feel that every thing is governed by chance,

or admit that it reaches to the most intimate things of our lives. It may be as Shakespeare says, 'There's a divinity that shapes our ends, rough new them as we will.'"

"It is so, father, depend upon it. Human prudence, as Mr. Carlton has so often said, and said it to you in my hearing some years ago, is nothing. You did not believe it then, but you cannot entirely doubt it now."

"I cannot, certainly," replied Mr. Townsend, speaking sadly, "for my prudence has availed nothing."

"Not for the salvation of your worldly possessions. The good things of natural life were taken from you and from us, but is it not possible for this to prove a blessing and not a curse?"

"I do not know. At present it is far from being apparent to my mind."

"It is not altogether so to mine," returned the daughter. "As for me, I know myself better, and have learned to regard the good of others, and to seek for that good as well as my own; and this is a heavenly affection, and its exercise prepares us for heaven. The very life of heaven is a love of being useful to, and making others happy, and unless we have this love, we cannot go to heaven when our few

brief years are closed up here. Surely any natural circumstance that helps us to see what is evil in our hearts, and also to put it away, should be regarded as a blessing."

"Perhaps so, viewed in that light; one in which, I must own, it has never been presented to my mind."

"But is it not the true light, father? Are not our spirits the real and substantial about us?"

"Substantial, Eunice? Our bodies are substantial."

"Not substantial like our minds. Material substance is perishing, but spiritual substance endures for ever. In a little while our natural bodies will decay, but neither death, decay, nor corruption can touch our spiritual bodies. Our spiritual well-being is, therefore, of infinite importance, compared to our mere natural well-being."

The words of the young preacher sunk into the heart of her father; a deep sigh struggled up from his bosom, and he sat thoughtful for many minutes.

"Doubtless you are right, Eunice," he then said, speaking in a subdued voice. "Something of this I have heard before, but it never impressed me as it does now. I never *felt* that it was true Fifty or sixty years is nothing to

an eternal existence. The things of time are, therefore, of small moment, compared to the things of eternity; and the wealth of this world dross compared to heavenly riches."

The eyes of Eunice were filled with tears as they turned with looks of happy affection upon the face of her father, and her voice was half broken as she said,

"To be able to see and feel this, father, is a great attainment, and not dearly bought, even at the price you have paid for it."

"Perhaps not," he replied "The price has certainly been large."

"Now it appears so; but the time will come, I hope, when the price that has been paid will seem really insignificant, compared to the good it procured; nay, I am sure it will come."

"I trust it may, Eunice; but it has not come yet," said Mr. Townsend, again sighing deeply. His natural affections still clung to the good things of natural life, while his perception of spiritual things, seen clearly only for a few moments in the light of his daughter's mind, were but dim and confused. Still, there had been some progress. The uses of misfortune had been, to some small extent, realized

CHAPTER XVIII.

MORE SACRIFICES.

"I MET your old sweetheart to-day," said a young friend to Rufus Albertson.

"Ah! who was she?"

"Miss Townsend."

"Indeed!"

"Yes; she looked badly; poor thing! Her proud old father would not say much to the contrary if you were to renew your acquaintance in that quarter. I think you were lucky."

"Do you?"

"Yes; I don't believe he is worth a copper."

"You are mistaken; he is rich."

"Rich!"

"The richest man I know."

"Didn't he lose every thing he had by the failure of the United States Bank?"

"Not by any means"

"Oh, but I am sure he did. He's been doing a small commission business, and, to my certain knowledge, has lost several valuable consignments, because he was unable to make advances. They came to our house"

effort to reinstate human value rather than financial.

"That may be, and yet Mr. Townsend not be so very poor. I happen to know that he possesses a treasure of priceless value."

"Not transmutable into gold, I presume. No doubt there are a good many others rich in the same way. You mean in his children —in this daughter of whom we were speaking, perhaps."

"Yes, that is what I mean. No man who has a child like Eunice Townsend should be called poor."

"Really! I was not aware that your inclinations lay in that direction. I presume you will find no difficulty in obtaining the hand of Eunice, if such be your desire."

"Where did you see Miss Townsend?" asked Albertson.

"I saw her coming out of Trist & Lee's auction store. A strange place for a young lady to be seen; don't you think so?"

"I suppose a young lady may go into an auction store as well as any other store. Mr. Townsend moved into a much smaller house than he had been living in, some time ago, and it is possible that surplus furniture has been sent to auction."

"Possible. But wouldn't her father attend to that."

"Ordinarily, no doubt such would be the case; but in the misfortunes that have befallen Mr. Townsend, he has been sustained by Eunice in a remarkable manner. She seems to have forgotten every thing but how she may hold up her father's drooping hands, and inspire him with hope and confidence. She would not hesitate to attend to this or any other business for him, not incompatible with her sex."

On parting with this friend, to whom he had not expressed all that was in his mind, Albertson said to himself, while his countenance became thoughtful,

"What could she have been doing there?"

No satisfactory answer was suggested to his mind, for the same question recurred again and again. He was walking along, still thinking of the fact that had been stated, when just before him he saw Eunice come out of a jewelry store, turn up the street, and walk briskly away without observing him. The very manner in which her steps were taken, showed that there was a purpose in her mind.

Albertson went back to his place of business, in a thoughtful mood. About an hour afterward he entered the auction room of Trist & Lee. After looking about there for

some time, he was joined by Mr. Lee, to whom he was very well known.

"Can't I do something for you to-day, Mr. Albertson?" said Lee, familiarly, and yet with an eye to business.

"I don't know; perhaps you can."

"Don't you want a first-rate piano? We've just got in a splendid instrument, that cost a thousand dollars, and may be had at a bargain. But, I believe you're not married yet, and therefore have no wife to whom you can make such a present. By-the-way, too, Albertson, it is not a little curious that this piano should belong to an old flame of yours."

"Ah!" said Albertson, affecting indifference.

"Yes. I believe Miss Townsend was once quite a favorite of yours."

"Does it belong to her?"

"It does. You know her father lost every thing by the failure of the 'Great Regulator,' and has since, I am told, been in very reduced circumstances. To-day, this instrument was sent here, and shortly after one of his daughters came in, and requested that it might be sold, either at public or private sale. She asked, as a particular favor, that as liberal an advance as we could afford might be made

upon it. I offered her a hundred dollars, but the smallness of the sum seemed to disappoint her. She said it had cost a thousand dollars, and had never been used a great deal. 'Do you want the money particularly to-day?' I asked. 'Yes, I must have it to-day!' she replied. There was something so anxious and earnest in her voice, that my sympathies were awakened for her, and I told her to call again this afternoon, and I would consult Mr. Trist, and see if we could venture to make a larger advance. I wish I could meet with a purchaser for it, in the mean time, at a fair price, so as to be able to hand her about three hundred dollars instead of one. Now there is a romantic incident for you. Don't you feel tempted to buy the piano?"

"What price do you set upon it?"

"Three hundred dollars."

"Isn't that low?"

"Very low. But it is second hand; and three hundred dollars is a high price to get for a second-hand instrument. I am doubtful if even this will bring it."

"You say it cost a thousand?"

"Yes."

"Too great a sacrifice, that, indeed."

"Well, suppose you take it at five hundred

dollars?" said the auctioneer, smiling. "You'll get a bargain, then. No doubt the family want the money bad enough, and will have their hearts gladdened by the unexpected receipt of so large a sum."

"Isn't it really worth more? Has the use of it reduced its value one half?"

"No, not one fourth. But, it is second hand, you know, and that always takes fifty per cent. from the estimated value of almost anything."

Albertson reflected a few moments, and then said, "If you will promise me, and faithfully keep the promise, not to mention my name in the transaction to any one, I will buy this piano, and pay you seven hundred dollars for it. The money shall be here in an hour."

"Agreed. No one shall be the wiser of your agency in the matter. Seven hundred dollars! It will set the girl wild."

"No danger of that, I presume. Her mind, I hope, is more firmly balanced."

After another pause for reflection, Albertson said, in a tone of confidence, "Of course, Lee, I need hardly tell you, that something besides mere impulse has prompted me to buy this piano, and pay four hundred dollars more for it than you asked. I say this, because your

mind would naturally infer it, and also because I wish a little service, and don't want too many into my secrets. You are acquainted with Jones, of the firm of Milford & Jones, jewelers, I believe."

"Oh, yes, very well."

"I saw Miss Townsend come out of their store to-day, and it's my impression that her errand there was similar to her errand to you —that is, to sell some article or articles that, in their reduced circumstances, could very well be dispensed with. Are you willing to see Jones for me, and find out if my impressions are correct?"

"Certainly."

"Will you go at once?"

"Yes."

"Very well. I will call here in half an hour to hear the result."

In half an hour, according to agreement, Albertson called upon the auctioneer.

"Did you ascertain what I wished to know?" he asked.

"Yes."

"Well, what have you learned?"

"That Miss Townsend brought to the store a large diamond breast-pin, two ladies' gold watches, and several other articles of jewelry,

all costly, and wanted to sell them. Jones told her that he would take them, and dispose of them for her; but that he was not prepared to purchase. She then asked if he could not advance something upon them. This he declined, and she took them away with her, remarking, that perhaps Milford, just above, would let her have what she wanted. I am not acquainted with Milford, or I would have made inquiries there."

"Thank you for the trouble you took. I happen to know Milford, and will see him myself. I'll send you the money for the piano in the course of an hour."

Albertson left the store of the auctioneers, and called upon the jewelers.

"Was there a young lady here to-day, with a diamond breast-pin, two gold watches, and some other articles, that she wished to sell?" he asked, after passing a few words with Milford.

"There was. Why? Do you know any thing about them?"

"Nothing in particular. Did you buy them?"

"No. I'm not in the habit of doing such things. But I told her I would sell them for her. Here they are;" and the jeweler

pointed to a part of his show-case where he had deposited them. "That diamond breast-pin is worth every cent of five hundred dollars I wonder if she came by them fairly."

"You may set your heart at rest on tha subject. I'll be surety in the case."

"You know her, then?"

"I think I do."

"Who is she?"

"At present I don't know that her name need be mentioned."

"Oh, as to her name, that she has left. It is Townsend. I gave her a receipt for the goods. I wonder if she is not one of the daughters of Townsend the shipping merchant, who was knocked all to pieces by the failure of the United States Bank?"

"Did she also give you her place of residence?"

"Yes; No. 60 —— street."

"You didn't pay her any thing on the goods?"

"No; although she was very anxious to get an advance."

"What are they all worth?"

"They are worth seven or eight hundred dollars; but will not bring that."

"How much do you expect to get for them?"

"Not more than four or five hundred at the outside; and it may be six months before they are all sold. We are bound to get off our own goods first, you know."

"You will let me have the lot at eight hundred, I suppose?" said Albertson.

"Yes, or at five hundred, either."

"I don't want them for less than they are worth. I'll give you eight hundred dollars."

"Oh, very well! I'll take a thousand, if you prefer it."

"Will you send word to the young lady that you have made the sale, and request her to call at four o'clock and get the money?"

"Certainly."

"And will you, besides, carefully conceal from her that I purchased the goods?"

"Yes."

"And, further, will you relinquish all commissions on the sale?"

"Well, I don't know about that."

"Just as you like, Milford."

"Why should I do so?"

"There is no reason, perhaps, why you should do it; so we'll say no more about that."

"I'll think of it, any how," said the jeweler.

"Very well; I'll call and pay you for them before three o'clock."

And Albertson left the store and returned to his place of business.

"He must have plenty of money to throw away," said Milford to himself, as the young man retired.

CHAPTER XIX.

A DISAPPOINTMENT.

THE answer received by Albertson from Eunice, was promptly responded to, and the privilege of visiting her at her father's house asked; but she replied,

"Not yet. My father is in trouble, and doubt hangs over his business, small as it is. It requires all my efforts to inspire him with confidence. I do not wish him, just at this time, to think that my affections are divided. And, besides, your appearance may remind him too strongly of other and more prosperous days. A little while longer; only a little while longer. Misfortune is changing him, and the change is altogether favorable to our wishes."

Not long after this, an accidental meeting took place, in which Eunice made her lover clearly comprehend her position. Admiration for her filial virtues overcame, from that time, all impatience.

"She will be the more fully mine," he said; "and purer and brighter for the trials through which she has passed."

After that, they corresponded regularly, and occasionally met.

While the fortunes of Mr. Townsend had rapidly declined, those of the young man he had treated so rudely had rapidly improved. The business of Jones, Claire, & Co. doubled itself in a single year, and had gone on increasing almost in a similar ratio. The interest in it held by Albertson was, therefore, a very profitable one.

Two months after the last removal, Eunice noticed that her father had again become unusually serious. This led her to inquire of him as to the state of his business.

"I have no reason to despond in regard to business," he said, "taking all things into consideration. If I could only meet a payment of twelve hundred dollars that falls due in a few days, I believe every thing would go on smoothly enough. This is the last of my

guarantied sales to the house, by the failure of which I lost ten thousand dollars. My name is on the note, and when it is returned protested, I must take it up. But how this is to be done, I cannot tell."

"Help has come heretofore in extremity, father, and I am sure it will come now."

"But where is it to come from, child? Heaven knows; I do not. I have struggled up to this point, and overcome many difficulties, but this seems likely to overwhelm me. I sometimes think, Eunice, that I am mocked of Providence."

"Dear father! do not permit such a thought to find place in your mind for an instant. It is not so; it cannot be so. These trials are for your good. We all suffer with you, and we shall all be better in the end, for our suffering. I feel that I am better, and that my after life will be a happier and more useful life in consequence. Our real good, you know, father, does not lie in our worldly possessions or prosperity; and the failure of our worldly expectations is often but a salutary reaction upon our natural affections, when too intently fixed upon mere natural things. Still have confidence, father; still believe that all will come out right in the end. Even the failure

to meet this payment may not prove so great an evil as you now fear it will be."

Thus Eunice sought to inspire her father with confidence, and succeeded in doing so for the moment, but he soon sunk back again into despondency. His mind had not sufficient power to rise above the pressure of present circumstances.

On the next day, Eunice, while alone with her sister, said to her, "I mentioned to you last night, the cause of father's looking so troubled."

"Yes; and I have been thinking about it ever since."

"Has any thing suggested itself?"

"Yes. There is my diamond breast-pin. It might be sold. It's poor brother John's present, and I shall grieve to part with it But, if he could know the reason of its being sold, I am sure he would approve the act."

"How closely, side by side, run our thoughts," said Eunice, smiling. "I have determined to sell my beautiful rosewood piano, also brother John's present. It cost a thousand dollars; and I think I ought to get at least five or six hundred for it. It is quite as good as new."

"For the breast-pin and piano, we ought to

receive a thousand dollars," replied Eveline, with a brightening face. "Father only wants twelve hundred. If he have a thousand, the additional two hundred will not be hard to obtain."

"I don't know that we shall get so much as a thousand dollars for the piano and breast-pin, although they are worth more. I think we had better add our watches, and some other articles of jewelry, to make sure of the sum we desire to obtain."

"I am ready to throw in every thing that I have in the way of jewelry," said Eveline. "But how are these things to be sold?"

"That's the most difficult part of the business. The piano, I suppose, had better go to the auction store where our surplus furniture was sold. How the jewelry is to be disposed of, I do not know, unless it is offered at some of the stores where they deal in such articles."

"Whether they will buy or not is the question. All are ready enough to sell."

"Yes, selling is their business. But, gold and diamonds have a certain value in themselves, and, I suppose, will always bring it."

After some further consultation on the subject, it was determined to carry out, as far as possible, these mutual suggestions. But,

causes not easily overcome, prevented the execution of their designs on that day, and it was, therefore, postponed until the next.

Early in the day, Eunice, after apprising her mother of what she intended doing, went out and procured porters, who were directed to take her piano to the auction store of Trist & Lee. Willing as Eveline was to make her part of the sacrifice, in order to sustain her father, she shrunk from the exposure of an attempt to sell her jewelry, and, therefore, the whole task fell upon Eunice, who nerved herself to its performance by thinking of her parent's extremity. Modest and retiring as she was, the thought of exposing herself among men, in places of business, as a vender of goods, made her heart beat low in her bosom. But she thrust this thought from her mind with an effort, and went forth with a firm step, to do what she felt to be her duty for that day —and this feeling sustained her.

When Eunice arrived at the auction rooms, she found them crowded with men. A sale was in progress. She retired quickly, and went back home, where she waited for a couple of hours. At her second visit, the rooms were empty On asking for one of the firm, she was

pointed to Mr. Lee, who bowed politely as she approached him.

"I sent a piano here, this morning," she said, in a low, trembling voice, at the same time drawing her veil over her face, to hide the crimson that was overspreading it. She was less composed than she had hoped to be.

"The beautiful rosewood piano?" asked the auctioneer.

"Yes, sir." Eunice spoke more firmly.

"You wish it sold, I presume?"

"Yes, sir."

"It's a very beautiful instrument." As Mr. Lee said this, he turned and walked toward the part of the store where the piano stood, and Eunice walked with him.

"A very beautiful instrument," he repeated, as he opened it, and ran his fingers over the keys; and a high-priced one, too. I suppose it didn't cost less than six or seven hundred dollars."

"A thousand were paid for it."

"Indeed! So much! Do you wish it sold at public or private sale?"

"In which ever way it can be sold quickest and best," replied Eunice.

"It can be sold quickest at public sale, but

best at private sale. How much do you expect to receive for it?"

"I think it ought to bring five or six hundred dollars. It is not in the least defaced, or injured in tone"

"I am sorry to say," returned the auctioneer, who really felt grieved for the disappointment he knew his words would occasion, "that we shall not be able to get any thing like that sum for the instrument. Three hundred dollars will be a maximum price, and it may bring less if it goes under the hammer. Persons who come to auction for pianos, generally have a low price in their minds, and cannot be tempted to go much beyond it, no matter how superior the article may be."

"When is your next sale?" asked Eunice, in a voice whose huskiness the auctioneer perceived with regret.

"Not for a week."

"Indeed!" Eunice spoke in a disappointed tone. "I must have the money for it sooner than that."

"You do not want it to-day, do you?"

"Yes; to-day, if possible. How much could you advance me upon it?"

"It is your own instrument?"

Eunice hesitated a moment, and then said,

with an effort at composure, "Yes, sir. But I am compelled to part with it."

"I do not think we would be willing to advance more than a hundred dollars."

"A hundred dollars!" The tone of her voice betrayed the surprise and disappointment Eunice felt. "Can't you advance me a larger sum?"

"I should not like to say more at present,' replied Lee; "but if you will call this afternoon, between four and five o'clock, I will see if something better cannot be done."

Eunice was retiring, when he said, "Miss Townsend, I believe?"

"Yes, sir, that is the name." And Eunice again drew her veil over her face, and quickly retired, feeling sadly disappointed.

She next called at the store of a jeweler, with the diamond pin, watches, bracelets, etc. Here a bitterer disappointment awaited her. The jeweler refused either to buy or advance, merely offering to place the goods in his case for sale, and appearing indifferent about that. His manner, moreover, Eunice felt to be very disagreeable.

There was too much at stake for utter discouragement to succeed to this failure of the self-devoted girl's ardent wishes. At the next

store where she applied, she met with a kinder reception, but with no better success. The owner of it discouraged her from making further attempts at selling these articles, and alarmed her by hinting that suspicion might attach to her, and involve her in some unpleasant difficulties. The anxious desire she felt to realize some money upon the diamond pin and watches, caused her to urge the jeweler strongly to advance one or two hundred dollars upon them, but he firmly declined doing so.

Eveline and her mother awaited the return of Eunice in doubt and hope. A gush of tears told the story of her ill success.

"Only a hundred dollars!" said Eveline, after her sister had grown calm enough to relate what had occurred. "That will be nothing It can do father no good."

This all felt so oppressively that nothing was replied. More than an hour passed, before the minds of the deeply-disappointed mother and daughters recovered in any degree from the depression into which the attempts to dispose of the piano and jewelry had thrown them. They had counted so fully upon obtaining a sum sufficient to meet the present want, that the failure to realize any thing above

a mere trifle, compared to what was needed, broke down their spirits completely. The case seemed hopeless. At last, Eunice, whose mind was always first to react, said,

"Perhaps I may be able to get two hundred dollars on the piano. The auctioneer appeared inclined to meet my wishes for a larger sum than he at first offered, but he had, I suppose, to consult others. Two hundred dollars may be of great service to father. A little is always better than nothing. And now it occurs to me, that there are stores where they lend money on deposits of jewelry and other articles. Without doubt, a couple of hundred dollars could be obtained on Eveline's pin, and a hundred dollars on the watch and other things. This, on the supposition that two hundred dollars are obtained on the piano, will give us five hundred dollars, which must be a great help to father."

"But you must remember," said the mother, "that the pin and watches will be forfeited, at the expiration of a certain time, if the money borrowed upon them is not returned; and the possibility of returning the amount is very doubtful. It would not do to sell Eveline's costly pin for two hundred dollars."

"If the sacrifice will save father's business,

it will be cheaply made," replied Eveline, quickly.

"But of that we are not sure," said Mrs. Townsend. "Five hundred dollars may not be enough. He has, you know, twelve hundred to pay. Under these circumstances, I think it would be wrong to run the risk of losing property worth eight or nine hundred dollars, in order to obtain two or three hundred."

In this view, the daughters could not but acquiesce. Soon after, Mr. Townsend came home to dinner, looking even more troubled than he had looked in the morning. He endeavored to rally himself in the presence of his family, but was unable to do so to any great extent. Eveline and Eunice tried to be cheerful, but the events of the morning were too vividly present to their minds Mr Townsend did not sit over half his usual time at the table, and left the house much earlier than usual.

"Something must be done!" Eveline ejaculated, rising from the table soon after her father had retired.

"What can be done?" asked the mother.

"There are many other stores in the city than the two to which I applied. I feel certain that I can sell them somewhere At least,

I am determined to try, if I visit every jeweler's store in the city. Father must have aid in this, his last extremity. We have the means in our hands of affording the aid he needs, and the means must be rendered available."

Eunice spoke with enthusiasm and confidence while her cheeks glowed and her eyes sparkled.

Neither Eveline nor her mother said a word to check the newly-awakened hope that warmed her bosom, but rather replied in words of encouragement, although they felt little themselves.

Acting from this new impulse, which the distressed state of her father's mind had awakened, Eunice dressed herself and went out on the errand proposed, about an hour after he had returned to his store.

"I hope it may do some good," said the mother, despondingly; "but I expect no such result, although I would not have said so to discourage Eunice for the world. Poor girl! She is doing all she can, and sacrificing much. It is sad to think it will all be in vain."

"It may not be, mother," returned Eveline. "There is no telling what her perseverance may accomplish. Is it not said, that where there is a will there is a way?"

"It is; but all sayings are not true."

"No; not to the full extent. But a saying like this means a great deal. The will inspires to effort, and effort does not always go unrewarded."

"I fear it will in this case; there is so little in favor of a hoped-for result."

"It seems to me there is much, mother," replied Eveline, appearing to gain confidence, while her mother desponded. "It is not possible that such earnest self-devotion as Eunice manifests can go unrewarded. Heaven must smile upon it."

"I pray that Heaven may smile upon it," said Mrs. Townsend, fervently.

"Heaven will smile upon it." Eveline's voice trembled, and the tears came, unbidden, to her eyes.

An hour had not gone by since Eunice went out, and Eveline and her mother still sat as she had left them, feeling no inclination to do any thing, or even to converse after the few remarks her departure had elicited, when they heard the street door open, and her feet come bounding along the passage, and up the stairs. There was hope, even joy in the sound of those footsteps, that sent a thrilling sensation through the breasts of the waiting mother and sister.

An instant after, and the door of the room where they were sitting was thrown open, and Eunice, flushed and agitated, sprung forward, and sinking down beside her mother, buried her face in her lap, and sobbed and laughed half hysterically. It was some time before she was able to control her feelings sufficiently to tell the good fortune the reader has already anticipated for her. For the jewelry, she had received eight hundred dollars; and for the piano, seven hundred—fifteen hundred dollars in all.

CHAPTER XX.

SURPRISE—UNEXPECTED RELIEF—GRATITUDE.

On the morning of the day on which the events of the preceding chapter took place, Mr. Townsend received by mail a letter notifying him that a note of twelve hundred dollars, drawn by the firm that had failed, in his favor, and by him endorsed, would be due at a certain bank on the next day, and desiring him to see that it was duly honored. All this was known to Mr. Townsend, but the formal notification

thereof by the holders of the maturing paper, made him feel worse even than he already felt in the prospect of its being dishonored, both by the drawers and himself. He had about two hundred dollars, and that was all he had. He was in no position to borrow. The case, therefore, looked desperate.

A few recent business transactions with the now quite important house of Jones, Claire, & Co. had brought him into contact with Albertson, whom he very well remembered, and also the harsh rebuff he had given him. Albertson was not only polite, but really kind, and had in two or three instances, thrown business in his way, for which he could not but feel grateful, although a recollection of the past stung him at times, and made him feel exceedingly uncomfortable. The thought of applying to Albertson for temporary aid, in this important crisis of his affairs, once or twice crossed his mind. But,

"No, no; not from him of all others!" he would reply, shaking his head.

To attend to business was impossible. During most of the morning, he sat moodily at his desk, or walked uneasily about his store, searching in his mind for some measure of relief, without meeting with a single suggestion.

In the afternoon, in the anxious desire he felt to see the note falling due on the next day paid, he partly made up his mind to make use of an advance on goods then landing from a vessel on the wharf, which he was to receive in the morning, in paying the note, instead of remitting it to his consignors. But how was the amount to be made up afterward? What right had he to use the money of others, without their consent, especially when the prospect of replacing it immediately was very doubtful? These questions threw his mind off of that dependence.

"It's no use," he at length said, as the day began to decline, "for me to think about it. The note cannot be paid, and I must take the consequences. I shall lose a number of good consignors in consequence, and my business will suffer severely, perhaps be broken up. I shall be sued at once, and, as I have no defence, judgment will be obtained in a few weeks, and then will follow an execution, and I shall be swept out to the last copper. Well, let it come! Perhaps I can stand that, also. Humph! Providence! It's a strange kind of Providence!"

The thought of Providence was connected in his mind with the thought of Eunice. Her

pure young face rose before him, and her mild eyes, full of religious trust, were looking into his.

"Dear child!" he murmured, instantly subdued; "there is a Providence, or such love as yours would never have been given to sustain me in this extremity, and to teach me patience, reliance, and hope in something above the world and its corrupting moth. For your sweet spirit, that holds me up in these dark trials, Heaven knows I am thankful. Let the worst come. All will not be dark. There will be one star in the midnight sky, shining ever through rifted clouds."

In this better state of mind, Mr. Townsend joined his family that evening. Something in the expression of each face he met at home, surprised him. At dinner time, a dead silence, broken occasionally by a word, had pervaded the cheerless circle. If one looked into the eyes of another, it was with a meaningless kind of gaze. But now, there was light in the faces, and something so cheerful in the tones of his wife and daughters, that he looked from the one to the other, involuntarily, with surprise. But he did not ask, though he wondered, what could be the reason. He missed something, too, from the little parlor, though

he did not think enough about this to inquire, even of himself, what it was. It was more an impression than a thought.

Tea was announced, and they retired to their little dining-room, and gathered around the table. Eunice looked into her father's face with a sweeter smile than he had seen for a long time, and her voice had a more cheerful expression than it had borne of late. Eveline was more silent; her spirit was oppressed with the good tidings about to be poured in such a grateful stream upon the heart of her father. Mrs. Townsend's hand trembled as she served the tea, but even in her eyes her husband noticed an unusual light.

Wondering, he could not help looking from face to face. Eunice tried to talk at first, in a pleasant, indifferent way. But she soon found that her voice was growing tremulous, and that, if she continued, she would betray the emotion she felt; so she, like Eveline, became silent. Mr. Townsend felt no inclination to talk, and therefore the meal proceeded in silence. At its close they all returned to the parlor. They had been seated there for only a few minutes when Eunice said,

"Will you be able to meet your heavy payment papa?"

Mr Townsend half started at the question, which considerably disturbed him. But he made an effort to appear calm, and replied, in a low, subdued voice,

"No, child, I shall not be able to meet it."

"Perhaps something unexpected will occur" she said, with a tone and smile that half betrayed her secret.

Her father looked into her face with renewed wonder. As his eyes wandered away from the calm, but evidently changing countenance of his daughter, it fell upon the part of the room where her piano had stood, and suddenly he made the discovery that it was gone.

"Where is your piano, Eunice?" he asked quickly, and with a strong expression of surprise.

"I have sold it," replied his daughter, no longer able to control her feelings; "and here is the money for you—seven hundred dollars. I told you there would be a way opened!" Tears gushed from the eyes of the lovely girl.

"And here are eight hundred dollars more," said Eveline, coming forward, and showing equal emotion with her sister. "It is for my diamond pin, watch, and bracelets, and Eunice's watch and bracelets."

Mr Townsend had risen, by this time, to

his feet. Throwing an arm around each dear child, he drew her tightly to his bosom, and looking up, said, with deep fervor, while his eyes were overflowing,

"For love like this, my God, I thank thee! And even for the misfortunes I have suffered, I thank thee! They have given me to know, what I never would have known otherwise, the priceless value of these dear children's hearts I feel now that my last days are to be my best days. I acknowledge that there is a Providence, whose goodness and wisdom go hand in hand."

CHAPTER XXI.

THANKFUL FOR EVERY THING.

THE note had been lifted, and all things looked cheering for the future. It was the last payment Mr. Townsend had to make. He held in his hand the only piece of paper, promising to pay, upon which his name was inscribed, and the approaching due day of which had caused him such needless alarm. Notwithstanding his loss of ten thousand dollars, and

inability to make advances on consignments, the falling off in his business had not been very considerable, and had more than been made up by the great reduction in his family expenses.

Mr. Townsend was sitting in his store, musing on these things; and, in connection with them, balancing in his thoughts the account of loss and gain that had been running on for the space of two or three years. He felt calm, and a subdued and thankful spirit pervaded his mind. Doubt, and utter despondency, had given place to confidence and hope. The spontaneous acknowledgement of a Divine Providence, ruling in all the events of life by love and wisdom, which had fallen from his lips on the previous evening, in the passionate enthusiasm of the moment, did not pass away. He felt, deeply and thankfully felt, that there was an invisible Hand, leading men into better, and truer, and happier states of mind, by ways which they knew not; and that, in spite of all resistance, impatience, and even impious rebellion against the All-Wise guidance, love unchanged was ever, through seeming evil, leading on to good. The self-sacrificing love of his children touched him deeply whenever he thought of it. The fire had tried and proved them, and the gold

was purer than even a father's partial affection had believed it to be.

Such were the thoughts and feelings of Mr. Townsend, as he sat musing in the great calm that had succeeded to the strong agitation of mind suffered for many days. In the midst of these reflections, he was interrupted by the entrance of an individual of whom he had recently thought very frequently. That individual was Rufus Albertson.

Of late, business had brought the young man to his store several times; but he felt, the moment his eyes rested upon him, that this was not a visit for purposes of business. But of its real nature he had no suspicion.

"Can I have a word with you in private?" said Albertson, in a low voice.

"Certainly." And the two retired to a part of the store distant from the counting-room.

The young man appeared disturbed, and this disturbance was very apparent in his voice, when he said,

"Mr Townsend, some years ago I was bold enough to ask for the hand of your daughter Eunice, when you refused my request. I now renew my suit, and, I trust, with more hope of a favorable issue."

Mr. Townsend was taken altogether by sur

prise. Nothing was further from his thoughts than this. For some moments he could not reply, but looked into the suitor's face with an expression of countenance that the latter was unable to interpret as favorable or adverse to his wishes.

"Have I your consent? Or are you still repugnant to the connection I propose?" he said, after a pause.

"Mr. Albertson! take her, in Heaven's name!" exclaimed the agitated father, grasping with convulsive energy the hand of the young man. "If you have the love of her young heart, you possess a treasure of priceless value. May she be to you as good a wife as she has been to me a daughter."

Mr. Townsend could say no more, for his voice lost its steadiness, and choked with emotion.

Albertson returned in silence the pressure of the father's hand.

Eunice was with her mother and sister about an hour after, and they were talking of the occurrences of the day before, when the bell was rung, and Eveline went to the door.

"Another of those mysterious billetdoux, Eunice," she said, as she returned and handed her a letter. "I'm dying to know who this

faithful correspondent of yours is If you don't soon let me into your secret, I shall be tempted to break open that closely-locked writing-case of yours, and find it out for myself."

By the time Eveline had finished this speech, Eunice had finished her letter. It was in these few words:

"DEAR EUNICE:—I saw your father to-day, and he gives a free consent to our union. I am now the happiest man in the world. This evening I will see you. ALBERTSON."

After handing this open letter to her mother, Eunice arose up quickly, and left the room where they were sitting.

Of their surprise and pleasure, and of her joy, we will not write.

A few days subsequently, Eveline, who was reading a newspaper, while her sister was engaged in some domestic office in the same room where she was sitting, suddenly exclaimed, while the paper fell from her hands,

"Oh! what have I not escaped! Thank God! thank God! for every thing that has occurred! The evil has been good!"

Then, covering her face, she sobbed for some time passionately.

Eunice lifted the paper hastily, and almost

the first thing that met her eyes, was an account of shameless and criminal infidelity on the part of Henry Pascal, toward a young and lovely bride, led by him to the altar not a year before. The whole affair had, as is often the case, led to judicial interference, and thus made its way into the newspapers. As soon as Eunice comprehended the cause of her sister's agitation, she drew her arms tenderly about her, and said,

"Yes, dear Evie, thank God for every thing!"

And at the very moment, the father, in his store, dropped his paper, after reading the same paragraph, and exclaimed,

"Thank God for every thing!"

CHAPTER XXII.

CONCLUSION.

Only a few weeks more passed before the hearts of the patient lovers were blessed in a union, auspicious of the highest happiness the human mind is capable of enjoying.

The marriage was celebrated by Mr. Carlton, in the presence of the family, and two or three particular friends, at the house of Mr. Townsend. On the next day, the bride, accompanied by her parents and sister, was taken to the new home which had been provided by her husband.

In this new home, Eunice had been for only a few minutes, when her eyes rested upon the beautiful instrument, the present of her brother, which she had sold in order to relieve her father in a pressing difficulty. It stood in her own parlor, and she knew it at a glance. Eveline also recognized it in a moment, but not a word was said, though both their hearts swelled with a new and grateful emotion.

When Eunice went up with Eveline to the chamber above, beautifully and tastefully furnished, they were still more surprised to find upon a handsome Chinese dressing-table, the watches, diamond pin, and bracelets, that had been sold, and, as the sisters supposed, parted with forever.

"Why, Eunie!" exclaimed Eveline, whose eyes first fell upon the jewelry, "how is all this? The piano below and these here!"

"You understand it all as well as I do," said Eunice, in a trembling voice.

"It was Rufus, then, who bought all these articles at so fair a price."

"So it appears."

"And did you know nothing of it until now?"

"Nothing."

"Nothing? It seems like a piece of romance. How did he know that you had offered them for sale?"

"I cannot tell, Evie. Heaven, I suppose, sent him word. From me he had no intimation of our design to part with them."

"The good are doubly blessed. You deserve all this, and more, Eunie," said Eveline, with affectionate warmth.

"Yes, Evie, the good are doubly blessed," returned Eunice, caressing her. "The offer to sell this beautiful pin was the dictate of your own generous love for our father, and is rewarded. It is restored to you again."

And she took up the pin and handed it to her sister; but Eveline shrunk back, saying,

"No, Eunice; it is not mine; you forget that it belongs to your husband."

The countenance of the young bride fell, and for a moment she experienced a feeling of disappointment. But the voice of one who had entered with, but unperceived by them, dispelled instantly this shadow.

"Yes, Eveline, it is yours; take it," said Albertson, coming forward.

Eunice turned quickly. She did not speak, but eyes and face were eloquent of thanks. Words could not have uttered them half so well.

A new day had broken on the mind of Mr. Townsend. He had seen his sun go down, and darkness, like the thick gloom of that old Egyptian night, gather around him. But, at the very midnight, when his heart was sinking with despair, the morning star came slowly up the horizon, and the mild aurora raised, as with the hand of an angel, the curtaining darkness. Day at last broke broadly and brightly, and the sun lifted his smiling disk above the eastern hills.

It was a new day. A clearer, brighter, happier day than the one that had set. May it grow brighter and brighter even to the "perfect day."

Need we say more to assure the reader of the happiness of Mr. Townsend and his family? Need we follow them farther? Need we add sentence to sentence, and page to page, to show how salutary had been the misfortunes they had suffered, and how all were but blessings sent in

disguise by the Giver of all good? No; this would be useless.

"Riches have wings." That is, natural riches: not the true spiritual riches—not the treasure laid up in heaven. The one may escape from the hand, but the other lies like a dove with wings closely folded against the heart, and never flies away.