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FINGER POSTS ON THE WAY OF LIFE

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Содержание

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PREFACE

OUR title, though savouring of quaintness, is yet in keeping with the object of this volume. As we press onward in the journey of life, to each of us the path is new and strange. Often it is rough and thorny; often it winds through places beset with difficulties and danger; often the sky is so dark that we can scarcely see the narrow line upon which our advancing footsteps may rest in safety. As "Finger-Posts on the Way of Life," pointing the wary traveller in the right direction, has this little book been written. It does not, professedly, take the high mission of the preacher; yet, while its end is to guide in natural life, the author is never unmindful of the fact that all natural life is for the sake of spiritual life, and that no one can live well in the true sense, who does not live for Heaven. He trusts, therefore, that while these "finger-posts" indicate the path in which to walk safely through the world, they will point, as well, to the narrow way that leadeth to Life Eternal.

SHADOWS FROM A CLOUDED BROW

A LITTLE thing clouded the brow of Mrs. Abercrombie—a very little thing. But if she had known how wide the shadows were often diffused, and how darkly they fell, at times, on some hearts, she would have striven more earnestly, we may believe, to keep the sky of her spirit undimmed.

It will not be uninstructive to note the incidents, in a single day, of Mrs. Abercrombie's life—to mark the early cloud upon her brow, and then to glance at the darkly falling shadows.

Mr. Abercrombie was a man of sensitive feelings, and though he had striven for many years to overcome his sensitiveness, he had been no more able to change this hereditary weakness than the leopard his spots or the Ethiopian his skin. At home, the lightest jar of discord disturbed him painfully, and the low vibration ceased not, often, for many hours. The clouded brow of his wife ever threw his heart into shadow; and the dusky vail was never removed, until sunlight radiated again from her countenance. It was all in vain that he tried to be indifferent to these changeful moods—to keep his spirits above their influence: in the very effort at disenthralment he was more firmly bound.

From some cause, unknown to her husband, there was a cloud on the brow of Mrs. Abercrombie one morning, as she took her

place at the breakfast-table. Mr. Abercrombie was reading, with his usual interest, the newspaper, and the children were sporting in the nursery, when the bell summoned them to the dining-room. All gathered, with pleasant thoughts of good cheer, around the table, and Mr. Abercrombie, after helping the little ones, was about mentioning to his wife some pleasant piece of news which he had just been reading, when, on lifting his eyes to her countenance, he saw that it was clouded. The words died on his lips; a shadow darkened over his feelings, and the meal passed in almost total silence—at least so far as he was concerned. Once or twice he ventured a remark to Mrs. Abercrombie; but the half-fretful tone in which she replied, only disturbed him the more.

Soon the pleasant aspect of the children's countenances changed, and they became captious and irritable. Both parents were fretted at this reaction upon their own states of mind, and manifested, at some slight misconduct on the part of one or two of the children, a degree of ill-nature that instantly transferred itself to those against whom it was directed, and became apparent in their intercourse one with another.

Before summoned from the nursery, these children were playing together in the utmost harmony and good feeling; on returning thereto, the activity of another and far less amiable spirit was manifest; and instead of merry shouts and joyous laughter, angry words and complaining cries sounded through the apartment.

As Mr. Abercrombie left the house, Mrs. Abercrombie

entered the nursery, attracted by the notes of discord. Had there been sunshine on her countenance, and firm but gentle remonstrance on her tongue, a quick change would have become apparent. But, ere this, the shadows she had thrown around her had darkened the atmosphere of her dwelling, and were now reflected back upon her heart, enshrouding it in deeper gloom. The want of harmony among her children increased her mental disturbance, obscured her perceptions, and added to her state of irritability. She could not speak calmly to them, nor wisely endeavour to restore the harmony which had been lost. Her words, therefore, while, by their authoritative force, they subdued the storm, left the sky black with clouds that poured down another and fiercer tempest the moment her presence was removed.

But this state of things could not be permitted. The mother reappeared, and, after some hurried inquiries into the cause of disturbance among her children, took for granted the statement of those who were most forward in excusing themselves and accusing others, and unwisely resorted to punishment—unwisely, in the first place, because she decided hastily and from first appearances; and in the second place, because she was in no state of mind to administer punishment. The consequence was, that she punished those least to blame, and thereby did a great wrong. Of this she was made fully aware after it was too late. Then, indignant at the false accusation by which she had been led into the commission of an unjust act, she visited her wrath

with undue severity, and in unseemly passion, upon the heads of the real offenders.

By this time the children were in a state of intimidation. It was plain that their mother was fairly aroused, and each deemed it best to be as quiet and inoffensive as possible. The reappearance of harmony being thus restored, Mrs. Abercrombie, whose head and heart were now both throbbing with pain, retired in a most unhappy state of mind to her chamber, where she threw herself into a large chair, feeling unutterably wretched.

And what was the origin of all this discord and misery? Why came that cloud, in the beginning, to the brow of Mrs. Abercrombie—that cloud, whose shadow had already exercised so baleful an influence? The cause was slight, very slight. But do not, fair reader, blame Mrs. Abercrombie too severely, nor say this cause was censurably inadequate. The touch of a feather will hurt an inflamed part. Ah! does not your own experience in life affirm this. Think of the last time the cloud was on your brow, and ask yourself as to the adequacy of the cause.

"But what was the cause?" you inquire. Well, don't smile: a pair of gaiters had been sent home for Mrs. Abercrombie, late on the evening previous, and one of her first acts in the morning was to try them on. They did not fit! Now, Mrs. Abercrombie intended to go out on that very morning, and she wished to wear these gaiters. "Enough to fret her, I should say!" exclaims one fair reader. "A slight cause, indeed!" says another, tossing her curls; "men are great philosophers!"

We crave pardon, gentle ladies all, if, in our estimate of causes, we have spoken too lightly of this. But we have, at least, stated the case fairly. Mrs. Abercrombie's brow was clouded because the new gaiters did not fit her handsome foot—a member, by the way, of which she was more than a little vain.

For an hour Mrs. Abercrombie remained alone in her chamber, feeling very sad; for, in that time, reflection had come, and she was by no means satisfied with the part she had been playing, nor altogether unconscious of the fact that from her clouded brow had fallen the shadows now darkening over her household. As soon as she had gained sufficient control of herself to act toward her children more wisely and affectionately, the mother took her place in the nursery, and with a tenderness of manner that acted like a charm, attracted her little ones to her side, and inspired them with a new and better spirit. To them sunshine was restored again; and the few rays that penetrated to the mother's heart, lighted its dim chambers, and touched it with a generous warmth.

But the shadows from Mrs. Abercrombie's clouded brow fell not alone upon her household. The spirit that pervades the home-circle is often carried forth by those who go out into the world. It was so in this case. Mr. Abercrombie's feelings were overcast with shadows when he entered the store. There was a pressure, in consequence, upon his bosom, and a state of irritability which he essayed, though feebly and ineffectually, to overcome.

"Where is Edward?" he inquired, soon after his arrival.

Edward was a lad, the son of a poor widow, who had recently been employed in Mr. Abercrombie's store.

"He hasn't come yet," was answered.

"Not come yet?" said Mr. Abercrombie, in a fretful tone.

"No, sir."

"This is the third time he has been late within the past week, is it not?"

"Yes, sir."

"Very well: it shall be the last time."

At this moment the boy came in. Mr. Abercrombie looked at him sternly for a moment, and then said—

"You won't suit me, sir. I took you on trial, and am satisfied. You can go home."

The poor lad's face crimsoned instantly, and he tried to say something about his mother's being sick, but Mr. Abercrombie waved his hand impatiently, and told him that he didn't wish to hear any excuse.

Scarcely had the boy left the presence of Mr. Abercrombie, ere this hasty action was repented of. But the merchant's pride of consistency was strong: he was not the man to acknowledge an error. His word had passed, and could not be recalled. Deeper were the shadows that now fell upon his heart—more fretted the state of mind that supervened.

Ah! the shadows would have been deeper still, could he have seen that unhappy boy a little while afterward, as, with his face buried in the pillow that supported the head of his sick

mother, he sobbed until his whole frame quivered. Had Mr. Abercrombie only asked the reason why his appearance at the store was so late on this morning, he would have learned that the delay had been solely occasioned by needful attendance on his sick and almost helpless mother; and on a little further inquiry, humanity would have dictated approval rather than censure and punishment. But, touching all this painful consequence of his ill-nature, the merchant knew nothing. How rarely do we become cognizant of the evil wrought upon others by our hasty and ill-judged actions!

The shadow was still on Mr. Abercrombie's feelings, when, half an hour afterward, a man came to him and said—

"It will be impossible for me to lift the whole of that note to-day."

"You'll have to do it," was the quiet answer. Mr. Abercrombie frowned darkly as he thus replied.

"Don't say that, Mr. Abercrombie. I only want help to the amount of two hundred dollars."

"I do say it. You must raise the money somewhere else. I don't like this way of doing business. When a man gives his note, he should make it a point of honour to pay it."

"Oh, very well," said the man. "I'm sorry if I've troubled you. I'll get the money from a friend. Good morning."

And he turned off abruptly, and left the store. Mr. Abercrombie felt rebuked. He had a large balance in the bank, and could have accommodated him without the smallest

inconvenience. In another state of mind he would have done so cheerfully.

"O dear!" sighed the unhappy merchant, speaking mentally; "what has come over me? I'm losing all control of myself. This will never, never do. I must set a guard upon my lips."

And he did so. Conscious of his state of irritability, he subdued his tones of voice, and restrained utterance when tempted to angry or inconsiderate speech. Not again during the day was he guilty of such inexcusable conduct as in the instances mentioned; yet the shadow remained upon his feelings, strive as he would to throw off the gloomy impression.

It was late in the day when Mr. Abercrombie turned his steps homeward. How little was he satisfied with himself! And now, when he remembered, with painful distinctness, the clouded brow of his wife, how little promise was there of home-sunlight, to dispel the gloom of his own feelings!

As the hand of the merchant rested upon his own door, he almost dreaded to enter. He shrank from meeting that clouded visage. The shadows were dark when he left in the morning, and experience told him that he need scarcely hope to find them dispelled. Happily, though still in the sky, the clouds were broken, and gleams of sunshine came breaking through. Ah! if they had only possessed sufficient power to disperse the shadows that all day long had been gathering around the heart of Mr. Abercrombie! But that was impossible. Self-respect had been forfeited; and a consciousness of having, in his impatient

haste, acted unjustly, haunted his thoughts. And so, the shadows that were not to be dispersed by the feeble sun-rays from the countenance of his wife, gradually diffused themselves, until the light that struggled with them grew pale.

"Did you know," said Mrs. Abercrombie, breaking in upon the oppressive silence that succeeded, after all had retired for the night but herself and husband, "that the mother of Edward Wilson is very poor and in a decline?"

"I was not aware of it," was the brief response.

"It is so. Mrs. Archer was here this afternoon, and was telling me about them. Mrs. Wilson, who, until within a few weeks past, has been able to earn something, is now so weak that she cannot leave her bed, and is solely dependent on the earnings of her son. How much do you pay him?"

"Only three dollars a week," answered Mr. Abercrombie, shading his face with his hand.

"Only three dollars! How can they live on that? Mrs. Archer says that Edward is one of the best of lads—that he nurses his mother, and cares for her with unfailing tenderness; indeed, he is her only attendant. They are too poor to pay for the services of a domestic. Could you not afford to increase his wages?"

"I might, perhaps," said Mr. Abercrombie, abstractedly, still shading his face.

"I wish you could," was the earnest reply. "It will be a real charity."

Mr. Abercrombie made no response; and his wife pursued

the subject no further. But the former lay awake for hours after retiring to bed, pondering the events of the day which had just closed.

The sun had gone down amid clouds and shadows; but the morrow dawned brightly. The brow of Mrs. Abercrombie was undimmed as she met her family at the breakfast-table on the next morning, and every countenance reflected its cheerful light. Even Mr. Abercrombie, who had something on his conscience that troubled him, gave back his portion of the general good feeling. Lighter far was his step as he went forth and took his way to his store. His first act on his arriving there, was, to ease his conscience of the pressure thereon, by sending for Edward Wilson, and restoring him to his place under new and better auspices.

And thus the shadows passed; yet, not wholly were they expelled. The remembrance of pain abides long after the smarting wound has healed, and the heart which has once been enveloped in shadows, never loses entirely its sense of gloomy oppression. How guarded all should be lest clouds gather upon the brow, for we know not on whose hearts may fall their shadows.

GENTLE HAND

I DID not hear the maiden's name; but in my thought I have ever since called her "Gentle Hand." What a magic lay in her touch! It was wonderful.

When and where, it matters not now to relate—but once upon a time as I was passing through a thinly peopled district of country, night came down upon me, almost unawares. Being on foot, I could not hope to gain the village toward which my steps were directed, until a late hour; and I therefore preferred seeking shelter and a night's lodging at the first humble dwelling that presented itself.

Dusky twilight was giving place to deeper shadows, when I found myself in the vicinity of a dwelling, from the small uncurtained windows of which the light shone with a pleasant promise of good cheer and comfort. The house stood within an enclosure, and a short distance from the road along which I was moving with wearied feet. Turning aside, and passing through an ill-hung gate, I approached the dwelling. Slowly the gate swung on its wooden hinges, and the rattle of its latch, in closing, did not disturb the air until I had nearly reached the little porch in front of the house, in which a slender girl, who had noticed my entrance, stood awaiting my arrival.

A deep, quick bark answered, almost like an echo, the sound of the shutting gate, and, sudden as an apparition, the form of an

immense dog loomed in the doorway. I was now near enough to see the savage aspect of the animal, and the gathering motion of his body, as he prepared to bound forward upon me. His wolfish growl was really fearful. At the instant when he was about to spring, a light hand was laid upon his shaggy neck, and a low word spoken.

"Don't be afraid. He won't hurt you," said a voice, that to me sounded very sweet and musical.

I now came forward, but in some doubt as to the young girl's power over the beast, on whose rough neck her almost childish hand still lay. The dog did not seem by any means reconciled to my approach, and growled wickedly his dissatisfaction.

"Go in, Tiger," said the girl, not in a voice of authority yet in her gentle tones was the consciousness that she would be obeyed; and, as she spoke, she lightly bore upon the animal with her hand, and he turned away, and disappeared within the dwelling.

"Who's that?" A rough voice asked the question; and now a heavy-looking man took the dog's place in the door.

"Who are you? What's wanted?" There was something very harsh and forbidding in the way the man spoke. The girl now laid her hand upon his arm, and leaned, with a gentle pressure, against him.

"How far is it to G–?" I asked, not deeming it best to say, in the beginning, that I sought a resting-place for the night.

"To G–!" growled the man, but not so harshly as at first. "It's good six miles from here."

"A long distance; and I'm a stranger, and on foot," said I. "If you can make room for me until morning, I will be very thankful."

I saw the girl's hand move quickly up his arm, until it rested on his shoulder, and now she leaned to him still closer.

"Come in. We'll try what can be done for you."

There was a change in the man's voice that made me wonder.

I entered a large room, in which blazed a brisk fire. Before the fire sat two stout lads, who turned upon me their heavy eyes, with no very welcome greeting. A middle-aged woman was standing at a table, and two children were amusing themselves with a kitten on the floor.

"A stranger, mother," said the man who had given me so rude a greeting at the door; "and he wants us to let him stay all night."

The woman looked at me doubtingly for a few moments, and then replied coldly—

"We don't keep a public-house."

"I'm aware of that, ma'am," said I; "but night has overtaken me, and it's a long way yet to G–."

"Too far for a tired man to go on foot," said the master of the house, kindly, "so it's no use talking about it, mother; we must give him a bed."

So unobtrusively, that I scarcely noticed the movement, the girl had drawn to the woman's side. What she said to her, I did not hear, for the brief words were uttered in a low voice; but I noticed, as she spoke, one small, fair hand rested on

the woman's hand. Was there magic in that gentle touch? The woman's repulsive aspect changed into one of kindly welcome, and she said:

"Yes, it's a long way to G–. I guess we can find a place for him. Have you had any supper?"

I answered in the negative.

The woman, without further remark, drew a pine table from the wall, placed upon it some cold meat, fresh bread and butter, and a pitcher of new milk. While these preparations were going on, I had more leisure for minute observation. There was a singular contrast between the young girl I have mentioned and the other inmates of the room; and yet, I could trace a strong likeness between the maiden and the woman, whom I supposed to be her mother—browned and hard as were the features of the latter.

Soon after I had commenced eating my supper, the two children who were playing on the floor, began quarrelling with each other.

"John! go off to bed!" said the father, in a loud, peremptory voice, speaking to one of the children.

But John, though he could not help hearing, did not choose to obey.

"Do you hear me, sir? Off with you!" repeated the angry father.

"I don't want to go," whined the child.

"Go, I tell you, this minute!"

Still, there was not the slightest movement to obey; and the little fellow looked the very image of rebellion. At this crisis in the affair, when a storm seemed inevitable, the sister, as I supposed her to be, glided across the room, and stooping down, took the child's hands in hers. Not a word was said; but the young rebel was instantly subdued. Rising, he passed out by her side, and I saw no more of him during the evening.

Soon after I had finished my supper, a neighbour came in, and it was not long before he and the man of the house were involved in a warm political discussion, in which were many more assertions than reasons. My host was not a very clear-headed man; while his antagonist was wordy and specious. The former, as might be supposed, very naturally became excited, and, now and then, indulged himself in rather strong expressions toward his neighbour, who, in turn, dealt back wordy blows that were quite as heavy as he had received, and a good deal more irritating.

And now I marked again the power of that maiden's gentle hand. I did not notice her movement to her father's side. She was there when I first observed her, with one hand laid upon his temple, and lightly smoothing the hair with a caressing motion. Gradually the high tone of then disputant subsided, and his words had in them less of personal rancour. Still, the discussion went on; and I noticed that the maiden's hand, which rested on the temple when unimpassioned words were spoken, resumed its caressing motion the instant there was the smallest perceptible tone of anger in the father's voice. It was a beautiful sight; and

I could but look on and wonder at the power of that touch, so light and unobtrusive, yet possessing a spell over the hearts of all around her. As she stood there, she looked like an angel of peace, sent to still the turbulent waters of human passion. Sadly out of place, I could not but think her, amid the rough and rude; and yet, who more than they need the softening and humanizing influences of one like the Gentle Hand.

Many times more, during that evening, did I observe the magic power of her hand and voice—the one gentle yet potent as the other.

On the next morning, breakfast being over, I was preparing to take my departure, when my host informed me that if I would wait for half an hour he would give me a ride in his wagon to G–, as business required him to go there. I was very well pleased to accept of the invitation. In due time, the farmer's wagon was driven into the road before the house, and I was invited to get in. I noticed the horse as a rough-looking Canadian pony, with a certain air of stubborn endurance. As the farmer took his seat by my side, the family came to the door to see us off.

"Dick!" said the farmer, in a peremptory voice, giving the rein a quick jerk as he spoke.

But Dick moved not a step.

"Dick! you vagabond! get up." And the farmer's whip cracked sharply by the pony's ear.

It availed not, however, this second appeal. Dick stood firmly disobedient. Next the whip was brought down upon him, with

an impatient hand; but the pony only reared up a little. Fast and sharp the strokes were next dealt to the number of a half-dozen. The man might as well have beaten his wagon, for all his end was gained.

A stout lad now came out into the road, and catching Dick by the bridle, jerked him forward, using, at the same time, the customary language on such occasions, but Dick met this new ally with increased stubbornness, planting his forefeet more firmly, and at a sharper angle with the ground. The impatient boy now struck the pony on the side of his head with his clenched hand, and jerked cruelly at his bridle. It availed nothing, however; Dick was not to be wrought upon by any such arguments.

"Don't do so, John!" I turned my head as the maiden's sweet voice reached my ear. She was passing through the gate into the road, and, in the next moment, had taken hold of the lad and drawn him away from the animal. No strength was exerted in this; she took hold of his arm, and he obeyed her wish as readily as if he had no thought beyond her gratification.

And now that soft hand was laid gently on the pony's neck, and a single low word spoken. How instantly were the tense muscles relaxed—how quickly the stubborn air vanished.

"Poor Dick!" said the maiden, as she stroked his neck lightly, or softly patted it with a child-like hand.

"Now, go along, you provoking fellow!" she added, in a half-chiding, yet affectionate voice, as she drew upon the bridle. The pony turned toward her, and rubbed his head against her arm for

an instant or two; then, pricking up his ears, he started off at a light, cheerful trot, and went on his way as freely as if no silly crotchet had ever entered his stubborn brain.

"What a wonderful power that hand possesses!" said I, speaking to my companion, as we rode away.

He looked at me for a moment as if my remark had occasioned surprise. Then a light came into his countenance, and he said, briefly—

"She's good! Everybody and every thing loves her."

Was that, indeed, the secret of her power? Was the quality of her soul perceived in the impression of her hand, even by brute beasts! The father's explanation was, doubtless, the true one. Yet have I ever since wondered, and still do wonder, at the potency which lay in that maiden's magic touch. I have seen something of the same power, showing itself in the loving and the good, but never to the extent as instanced in her, whom, for a better name, I must still call "Gentle Hand."

A gentle touch, a soft word. Ah! how few of us, when the will is strong with its purpose, can believe in the power of agencies so apparently insignificant! And yet all great influences effect their ends silently, unobtrusively, and with a force that seems at first glance to be altogether inadequate. Is there not a lesson for us all in this?

WILL IT PAY?

"I WANT an hour of your time this morning," said Mr. Smith, as he entered the counting-room of his neighbour, Mr. Jones.

"Will it pay?" inquired Mr. Jones, smiling.

"Not much profit in money," was answered.

Mr. Jones shrugged his shoulders, and arched his eye-brows.

"Time is money," said he.

"But money isn't the all-in-all of life. There's something else in the world besides dollars."

"Oh yes; and the man that has the dollars can command as much of this 'something else' that you speak of as he pleases."

"I'm not so sure of that," replied Mr. Smith. "I can tell you something that money will not procure."

"Say on."

"A contented mind."

"I'll take that risk at a very low percentage, so far as I am concerned," answered Mr. Jones.

"But, as to this hour of my time that you ask? What is the object?"

"You remember Lloyd who used to do business on the wharf?"

"Yes; what of him? I thought he died in New Orleans a year ago."

"So he did."

"Not worth a dollar!"

"Not worth many dollars, I believe. He was never a very shrewd man, so far as business was concerned, though honourable and kind-hearted. He did not prosper after leaving our city."

"Honourable and kind-hearted!" returned Mr. Jones, with a slight air of contempt. "Such men are as plenty as blackberries. I can point them out to you by the dozen in every square; but it does not pay to be on too intimate terms with them."

"Why?"

"You are very apt to suffer through their amiable weaknesses."

"Is this your experience?" inquired Mr. Smith.

"My experience is not very extensive in that line, I flatter myself," said Mr. Jones; "but I know of some who have suffered."

"I was speaking of Mr. Lloyd."

"Yes—what of him?"

"I learned this morning that his widow arrived in our city yesterday, and that she needs friendly aid and counsel. It seems to me that those who knew and esteemed her husband ought not to regard her with indifference. I propose to call upon her and inquire as to her needs and purposes, and I want you to accompany me."

"Can't do it," answered Mr. Jones, very promptly.

"Why not?"

"It won't pay," returned Mr. Jones.

"I don't expect it to pay in a business sense," said Mr. Smith; "but, surely, humanity has some claim to consideration."

"Humanity! humph. Humanity don't pay, Mr. Smith; that's my experience. I've helped two or three in my time, and what return do you suppose I received?"

"The pleasing consciousness of having done good to your neighbour."

"Not a bit of it. I lost my money for my pains, and made enemies into the bargain. When I demanded my own, I received only insult—that's my experience, Mr. Smith, and the experience of ninety-nine in a hundred who listen to the so-called claims of humanity. As I said before—it doesn't pay."

"Then you will not go with me to see Mrs. Lloyd?"

"No, sir. You don't catch me hunting up the widows of broken merchants. Let them go to their own friends. I'd soon have plenty of rather unprofitable business on my hands, if I were to engage in affairs of this kind."

"I hardly think it will pay to talk with you on this subject any longer," said Mr. Smith.

"I'm just of your opinion," was the laughing answer, "unless I can induce you to let Mrs. Lloyd remain in ignorance of your benevolent intentions, and mind your own concerns, like a sensible man."

"Good morning," said Mr. Smith.

"Good morning," replied Jones; "in a week or two I shall expect to hear your report on this widow-hunting expedition."

"It will pay, I reckon," said Mr. Smith, as he passed from the store.

"Pay," muttered Jones, a sneer now curling his lip, "*he'll* have to pay, and roundly, too, unless more fortunate than he deserves to be."

A little while after the departure of Mr. Smith, a sallow, sharp-featured man, with a restless eye, entered the store of Mr. Jones.

"Ah, Perkins!" said the latter, familiarly, "any thing afloat to-day?"

"Well, yes, there is; I know of one operation that is worth looking at."

"Will it pay, friend Perkins? That's the touchstone with me. Show me any thing that will pay, and I'm your man for a trade."

"I can get you fifty shares of Riverland Railroad stock, at eighty-two!"

"Can you?" The face of Jones brightened.

"I can."

"All right. I'll take it."

"Give me your note at sixty days, and I'll have the shares transferred at once."

In five minutes from the time Perkins entered the store of Mr. Jones, he left with the merchant's note for over four thousand dollars in his hand. The shares in the Riverland Railroad had been steadily advancing for some months, and Mr. Jones entertained not the shadow of a doubt that in a very short period they would be up to par. He had already purchased freely, and at prices beyond eighty-two dollars. The speculation he regarded as entirely safe, and one that would "pay" handsomely.

"I think that will pay a good deal better than hunting up the poor widows of insolvent merchants," said Mr. Jones to himself, as he walked the length of his store once or twice, rubbing his hands every now and then with irrepressible glee. "If I'd been led off by Smith on that fool's errand, just see what I would have lost. Operations like that don't go a begging long. But this gentleman knows in what quarter his interest lies."

Not long after the departure of Perkins, a small wholesale dealer, named Armor, came into the store of Mr. Jones.

"I have several lots that I am anxious to close out this morning," said he. "Can I do any thing here?"

"What have you?" asked Mr. Jones.

"Ten boxes of tobacco, fifty prime hams, ten boxes Havana cigars, some rice, &c."

Now, these were the very articles Mr. Jones wanted, and which he would have to purchase in a day or two. But he affected indifference as he inquired the price. The current market rates were mentioned.

"No temptation," said Mr. Jones, coldly.

"They are prime articles, all; none better to be had," said the dealer.

"If I was in immediate want of them, I could give you an order; but"–

"Will you make me an offer?" inquired Armor, somewhat earnestly. "I have a good deal of money to raise to-day, and for cash will sell at a bargain."

Mr. Jones mused for some time. He was not certain whether, in making or requiring an offer, he would get the best bargain out of his needy customer. At last he said—

"Put down your prices to the very lowest figure, and I can tell you at a word whether I will close out these lots for you. As I said before, I have a good stock of each on hand."

For what a small gain will some men sacrifice truth and honour!

The dealer had notes in bank that must be lifted, and he saw no way of obtaining all the funds he needed, except through forced sales, at a depression on the market prices. So, to make certain of an operation, he named, accordingly, low rates—considerably below cost.

Mr. Jones, who was very cunning, and very shrewd, accepted the prices on two or three articles, but demurred to the rest, and these the most important of the whole. Finally, an operation was made, in which he was a gainer, in the purchase of goods for which he had almost immediate sale, of over two hundred dollars, while the needy merchant was a loser by just that sum.

"That paid!" was the self-congratulatory ejaculation of Mr. Jones, "and handsomely, too. I should like to do it over again, about a dozen times before night. Rather better than widow speculations—ha! ha!"

We shall see. On leaving the store of his neighbour, Mr. Smith went to the hotel at which he understood Mrs. Lloyd had taken lodgings, and made inquiry for her. A lady in deep

mourning, accompanied by two daughters, one a lovely girl, not over twenty years of age, and the other about twelve, soon entered the parlour.

"Mrs. Lloyd, I believe," said Mr. Smith.

The lady bowed. As soon as all parties were seated, the gentleman said—

"My name is Smith. During your former residence in this city, I was well acquainted with your husband. Permit me to offer my heartfelt sympathy in the painful bereavement you have suffered."

There was a slight pause, and then Mr. Smith resumed—

"Hearing of your return to this city, I have called to ask if there are any good offices that I can render you. If you have any plans for the future—if you want advice—if a friend in need will be of service—do not hesitate to speak freely, My high regard for your husband's memory will not suffer me to be indifferent to the welfare of his widow and children."

Mr. Smith had not purposed making, when he called, so general a tender of service. But there was something in the lady's fine countenance which told him that she had both independence and decision of character, and that he need not fear an abuse of his generous kindness.

Touched by such an unexpected declaration, it was some moments before she could reply. She then said—

"I thank you, in the name of my departed husband, for this unlooked-for and generous offer. Though back in the city, which

was formerly my home, I find myself comparatively a stranger. Yesterday I made inquiry for Mr. Edward Hunter, an old and fast friend of Mr. Lloyd's, and to my pain and regret learned that he was deceased."

"Yes, madam; he died about two months ago."

"With him I purposed consulting as to my future course of action; but his death has left me without a single friend in the city to whose judgment I can confide my plans and purposes."

"Mr. Hunter was one of nature's noblemen," said Mr. Smith, warmly; "and you are not the only one who has cause to mourn his loss. But there are others in our city who are not insensible to the claims of humanity—others who, like him, sometimes let their thoughts range beyond the narrow sphere of self."

"My object in returning to this place," resumed Mrs. Lloyd, "was to get started in some safe and moderately profitable business. A short time before my husband's removal, by the death of a distant relative I fell heir to a small piece of landed property, which I recently sold in New Orleans. By the advice of my agent there, I have invested the money in fifty shares of Riverland Railroad stock, which he said I could sell here at a good advance. These shares are now in the hands of a broker, named Perkins, who is authorized to sell them at eighty-two dollars a share."

"He'll find no difficulty in doing that, ma'am. I would have taken them at eighty-three."

At this stage of the conversation, Perkins himself entered the parlour.

"Ah, Mr. Smith!" said he, "I called at your place of business this morning, but was not so fortunate as to find you in. I had fifty shares of Riverland stock, the property of Mrs. Lloyd here, which I presumed you would like to buy."

"You were not out of the way in your presumption. Have you made the sale?"

"Oh yes. Not finding you in, I saw Mr. Jones, who took the shares at a word."

"At what price?"

"Eighty-two. I have his note at sixty days for the amount, which you know is perfectly good."

"Mrs. Lloyd need not have the slightest hesitation in accepting it; and if she wishes the money, I can get it cashed for her." Then rising, he added, "I will leave you now, Mrs. Lloyd, as business requires both your attention and mine. To-morrow I will do myself the pleasure to call on you again."

As Mr. Smith bowed himself out, he noticed, more particularly, the beautiful smile of the elder daughter, whose eyes, humid from grateful emotion, were fixed on his countenance with an expression that haunted him for hours afterward.

"I hardly think that paid," was the remark of Mr. Jones, on meeting Mr. Smith some hours afterward.

"What?" asked the latter.

"Your visit to Lloyd's widow."

"Why do you say so?"

"You lost a bargain which came into my hands, and on which I could get an advance of a hundred dollars to-morrow."

"Ah, what was it?"

"Perkins had fifty shares of Riverland stock, which he was authorized to sell at eighty-two. He called on you first; but instead of being on hand, in business hours, you were off on a charity expedition. So the ripe cherry dropped into my open mouth. I told you it wouldn't pay, neighbour Smith."

"And yet it has paid, notwithstanding your prophecy," said Smith.

"It has!"

"Yes."

"In what way?"

But Mr. Smith was not disposed to cast his pearls before swine, and so evaded the direct question. He knew that his mercenary neighbour would trample under foot, with sneering contempt, any expression of the pure satisfaction he derived from what he had done—would breathe upon and obscure the picture of a grateful mother and her daughter, if he attempted to elevate it before his eyes. It had paid, but beyond this he did not seek to enlighten his fellow-merchant.

Three days later, Mr. Jones is at his desk, buried in calculations of profit and loss, and so much absorbed is he, that he has not noticed the entrance of Perkins the broker, through whom he obtained the stock from Mrs. Lloyd.

"How much of the Riverland Railroad stock have you?"

inquired the broker, and in a voice that sent a sudden fear to the heart of the merchant.

"A hundred shares. Why do you ask?" was the quick response.

"I'm sorry for you, then. The interest due this day is not forthcoming."

"What!" Mr. Jones starts from his desk, his lips pale and quivering.

"There's something wrong in the affairs of the company, it is whispered. At any rate, the interest won't be paid, and the stock has tumbled down to thirty-five dollars. If you'll take my advice you'll sell. The first loss is usually the best in these cases—that is my experience."

It is very plain that one operation hasn't paid, for all its golden promise—an operation that would hardly have been effected by Mr. Jones, had he accompanied Mr. Smith on the proposed visit to Mrs. Lloyd. The fifty shares of stock, which came, as he thought, so luckily into his hand, would, in all probability, have become the property of another.

And not a week glided by ere Mr. Jones became aware of the fact that another operation had failed to pay. A cargo of coffee and sugar arrived one morning; the vessel containing it had been looked for daily, and Mr. Jones fully expected to receive the consignment; he was not aware of the arrival until he met the captain in the street.

"Captain Jackson! How are you? This is really an unexpected pleasure!" exclaimed the merchant, as he grasped the hand of the

individual he addressed, and shook it warmly.

Captain Jackson did not seem equally gratified at meeting the merchant. He took his hand coldly, and scarcely smiled in return.

"When did you arrive?" asked Mr. Jones.

"This morning."

"Indeed! I was not aware of it. For over a week I have been expecting you."

The captain merely bowed.

"Will you be around to my store this afternoon?" asked Mr. Jones.

"I presume not."

There was now, on the part of Mr. Jones, an embarrassed pause. Then he said—

"Shall I have the sale of your cargo?"

"No, sir," was promptly and firmly answered.

"I have made the consignment to Armor."

"To Armor!" exclaimed Mr. Jones, in ill-concealed surprise.

"He's a perfectly fair man, is he not?" said the captain.

"Oh yes. Perfectly fair. He'll do you justice, without doubt. Still I must own to being a little disappointed, you were satisfied with the way your business was done last time."

"Not altogether, Mr. Jones," said Captain Jackson. "You were a little too sharp for, me—rather too eager, in securing your own advantage, to look narrowly enough to mine. Such was my impression, and it has, been confirmed since my arrival this morning."

"That's a grave charge, Captain Jackson," said Mr. Jones; "You must explain yourself."

"I'm a plain spoken, and a straightforward sort of a man, sir." The captain drew himself up, and looked particularly dignified. "The truth is, as I have said, I thought you were rather too sharp for me the last time. But I determined to try you once more, and to watch you as closely as a cat watches a mouse. I was on my way to your store, when I met an old friend, in business here, and, put to him the direct question as to what he thought of your fairness in trade. 'He's sharp,' was the answer. 'He will not take an undue advantage?' said I. 'Your idea as to what constitutes an undue advantage would hardly agree with that of Mr. Jones,' replied my friend. And then he related the circumstance of your finding Armor in a tight place last week, and getting from him a lot of goods for two hundred dollars less than they were worth. I went to Armor, and, on his confirming the statement, at once placed my cargo in his hands. The commissions will repair his loss, and give him a few hundred dollars over. I'm afraid of men who are too sharp in dealing. Are you satisfied with my explanation?"

"Good morning, sir," said Mr. Jones.

"Good morning," returned, Captain Jackson. And bowing formally, the two men separated.

"That didn't pay," muttered Jones between his teeth, as he moved on with his eyes cast to the ground, even in his chagrin and mortification using his favourite word—

"No, it, didn't pay," And, in truth, no operations of this kind

do really pay. They may seem to secure advantage, but always result in loss—if not in lose of money, in loss of that which should be dearer to a man than all the wealth of the Indies—his self-respect and virtuous integrity of character.

On the evening of that day, a pleasant little company was assembled at the house of Mr. Smith, made up of the merchant's own family and three guests—Mrs. Lloyd and her daughters. Through the advice of Mr. Smith, and by timely action on his part, a house of moderate capacity had been secured, at a great bargain, for the sum of three thousand dollars, to which it was proposed to remove, as soon as furniture, on the way from New Orleans, should arrive. The first story of this house was already fitted up as a store; and, as the object of Mrs. Lloyd was to get into business in a small way, the purchase of the property was made, in order as well to obtain a good location as to make a safe investment. With the thousand dollars that remained, it was proposed to lay in a small stock of fancy dry-goods.

In the few interviews held with Mrs. Lloyd by the merchant, he was struck with the beautiful harmony of her character, and especially with her womanly dignity. As for the eldest daughter, something about her had charmed him from the very beginning. And now when, for the first time, this interesting family were his guests for a social evening—when he saw their characters in a new aspect—and when he felt, through the quick sympathy of a generous nature, how grateful and happy they were—he experienced a degree of satisfaction such as never pervaded the

breast of any man whose love of mere gain was the measure of his good-will toward others.

How different was the social sphere in the house of Mr. Jones on that evening! The brow of the husband and father was clouded, and his lips sealed in silence; or if words were spoken, they were in moody tones, or uttered in fretfulness and ill-nature. The wife and children caught from him the same repulsive spirit, and, in their intercourse one with the other, found little sympathy or affection. There was a chilling shadow on the household of the merchant; it fell from the monster form of his expanding selfishness, that was uplifted between the sunlight of genuine humanity and the neighbour he would not regard. Alas! on how many thousands and thousands of households in our own land rests the gigantic shadow of this monster!

"Will it pay?" is the eager question we hear on all sides, as we mingle in the business world.

"*Has* it paid?" Ah, that is the after-question! Reader, is the monster's shadow in your household? If so, it has *not* paid.

THE LAY PREACHER

WHETHER the Rev. Andrew Adkin had or had not a call to preach, is more than we can say. Enough, that he considered it his duty to "hold forth" occasionally on the Sabbath; and when "Brother Adkin" saw, in any possible line of action, his duty, he never took counsel of Jonah.

Brother Adkin kept a store in the town of Mayberry, and being a man of some force of character, and not, by any means, indifferent to this world's goods, devoted himself to business during the six days of the week with commendable assiduity. It is not the easiest thing in the world to banish, on the Sabbath, all concern in regard to business. Most persons engaged in trade, no matter how religiously inclined, have experienced this difficulty. Brother Adkin's case did, not prove an exception; and so intrusive, often, were these worldly thoughts and cares, that they desecrated, at times, the pulpit, making the good man's voice falter and his hands tremble, as he endeavoured, "in his feeble way," to break the bread of life.

He had his own trials and temptations—his own stern "exercises of mind," going to the extent, not unfrequently, of startling doubts as to the reality of his call to preach.

"I don't see much fruit of my labour," he would sometimes say to himself, "and I often think I do more harm than good."

Such thoughts, however, were usually disposed of, as

suggestions of the "adversary."

A week in the life of Brother Adkin will show the peculiar influences that acted upon him, and how far his secular pursuits interfered with and marred his usefulness as a preacher.

Monday morning had come round again. He had preached twice on the Sabbath—once to a strange congregation, and with apparent good effect, and once to a congregation in Mayberry. In the latter case, he was favoured with little freedom of utterance. The beginning of the secular week brought back to the mind of Mr. Adkin the old current of thought, and the old earnest desire to get gain in business. On the Sabbath he had taught the people that love was the fulfilment of the law,—now, he had regard only to his own interests; and, although he did not adopt the broad, unscrupulous maxim, that all is fair in trade, yet, in every act of buying and selling, the thought uppermost in his mind was, the amount of gain to be received in the transaction.

"What are you paying for corn to-day?" asked a man, a stranger to Mr. Adkin.

"Forty-eight cents," was answered.

"Is this the highest market rate?" said the man.

"I bought fifty bushels at that price on Saturday," replied Mr. Adkin.

Now, since Saturday, the price of corn had advanced four cents, and Mr. Adkin knew it. But he thought he would just try his new customer with the old price, and if he chose to sell at that, why there would be so much gained.

"I have forty bushels," said the man.

"Very well, I'll take it at forty-eight cents. Where is it?"

"My wagon is at the tavern."

"You may bring it over at once. My man is now at leisure to attend to the delivery."

The corn was delivered and paid for, and both parties, for the time being, were well satisfied with the transaction.

The day had nearly run to a close, and Mr. Adkin was in the act of estimating his gains, when the man from whom he had purchased the corn entered his store.

"Look here, my friend," said the latter speaking rather sharply, "you paid me too little for that corn."

"How so?" returned Mr. Adkin, in well-affected surprise.

"You was to pay the highest market price," said the man.

"I offered you forty-eight cents."

"And I asked you if that was the highest rate, didn't I?"

"I told you that I had bought fifty bushels at that price on Saturday."

"Oh, ho! Now I comprehend you," said the man, with a sarcastic curl of his lip. "I was recommended to you as a preacher, and one who would deal fairly with me. I asked you a plain question, and you purposely misled me in your answer, to the end that you might get my corn at less than the market value. You have cheated me out of nearly two dollars. Much good may it do you!"

And saying this, he turned on his heel and left the store.

Mr. Adkin was, of course, no little disturbed. The charge of dishonesty in dealing at first aroused his indignation; but as he grew calmer and thought over the affair, his conscience troubled him. As a Christian man, and especially as a Christian minister, he could not reconcile his dealing with strict gospel requirements. The more he reflected, the more closely he brought his conduct to the standard of Christian principles, the less was he satisfied with himself. The final result was, a determination to go to the man on the next morning, and pay him the balance due him on the market price of his corn. But, when he sought for him, he was not to be found, having gone back to his home, a few miles from the village.

On the next day he sent for a bill, which had been standing a good while. His clerk brought back some impertinent and altogether unsatisfactory answer.

"Did Mr. Giles say that?" he asked, his eyes flashing indignantly.

"His exact words," replied the clerk.

"Very well. I'll not send to him again," said Mr. Adkin. "He thinks, because I am a preacher, that he can treat me as he pleases, but I'll let him know that being a preacher doesn't make me any the less a man, nor any the less inclined to protect myself."

So Mr. Giles was served with a summons, to answer for debt, before the week was out.

On the day following, a certain lady, a member of the

congregation in Mayberry to which he preached, whenever, from sickness or other causes, the regular minister was absent, came into Mr. Adkin's store. Her manner was considerably excited.

"There's a mistake in your bill, Mr. Adkin," said she, in rather a sharp tone of voice.

"If so, Mrs. Smith, the remedy is a very simple one," replied Mr. Adkin. Her manner had disturbed him, yet he concealed the disturbance under a forced suavity of manner. "Where does the mistake lie?"

"Why, see here. You've got me charged with six yards of muslin and five pounds of butter that I never got!"

"Are you certain of this, Mrs. Smith?"

"Certain! Be sure I'm certain! D'ye think I'd say I hadn't the things, if I had them? I'm not quite so bad as that, Mr. Adkin!"

"Don't get excited about the matter, Mrs. Smith. We are all liable to mistakes. There's an error here, either on your side or mine, if it is my error, I will promptly correct it."

"Of course it's your error. I never had either the muslin or the butter," said Mrs. Smith, positively.

Mr. Adkin turned to his ledger, where Mrs. Smith's account was posted.

"The muslin is charged on the 10th of June."

Mrs. Smith looked at the bill and answered affirmatively.

"You bought a pound of yarn and a straw hat on the same day."

"Yes; I remember them. But I didn't get the muslin."

"Think again, Mrs. Smith. Don't you remember the beautiful

piece of Merrimac that I showed you, and how cheap you thought it?"

"I never had six yards of muslin, Mr. Adkin."

"But, Mrs. Smith, I have distinct recollection of measuring it off, and the charge is here in my own handwriting."

"I never had it, Mr. Adkin!" said the lady much excited.

"You certainly had, Mrs. Smith."

"I'll never pay for it!"

"Don't say that, Mrs. Smith. You certainly wouldn't want my goods without paying for them!"

"I never had the muslin, I tell you!"

Argument in the case Mr. Adkin found to be useless. The sale of the five pounds of butter was as distinctly remembered by him; and as he was not the man to yield a right when he had no doubt as to its existence, he would not erase the articles from Mrs Smith bill, which was paid under protest.

"It's the last cent you'll ever get of my money!" said Mrs. Smith, as she handed over, the amount of the bill. "I never had those articles; and I shall always say that I was wronged out of so much money."

"I'm sure, madam, I don't want your custom, if I'm expected to let you have my goods for nothing," retorted Mr. Adkin, the natural man in him growing strong under an allegation that implied dishonesty.

So the two parted, neither feeling good-will toward the other, and neither being in a very composed state of mind.

Each day in that week brought something to disturb the mind of Mr. Adkin; and each day brought him into unpleasant business contact with someone in the town of Mayberry. To avoid, these things was almost impossible, particularly for a man of Mr. Adkin's temperament.

Saturday night came, always a busy night for the storekeeper. It was ten o'clock, and customers were still coming in, when a lad handed Mr. Adkin a note, it was from the regularly stationed minister of the church in Mayberry to which Mr. Adkin belonged. The note stated, briefly, that the writer was so much indisposed, that he would not be able to preach on the next day, and conveyed the request that "Brother Adkin" would "fill the pulpit for him in the morning."

Brother Adkin almost groaned in spirit at this unwelcome and not-to-be-denied invitation to perform ministerial duties on the Sabbath. Of theological subjects, scarcely a thought had entered his mind since Monday morning; and, certainly, the states through which he had passed were little calculated to elevate his affections, or make clear his spiritual intuitions.

It was twelve o'clock before Mr. Adkin was able to retire on that night. As he rested his weary and now aching head on his pillow, he endeavoured to turn his mind from worldly things, and fix it upon things heavenly and eternal. But, the current of thought and affection had too long been flowing in another channel. The very effort to check its onward course, caused disturbance and obscurity. There was a brief but fruitless

struggle, when overtaxed nature vindicated her claims, and as the lay preacher found relief from perplexing thoughts and a troubled conscience, in refreshing slumber.

In the half-dreaming, half-waking state that comes with the dawning of day, Mr. Adkin's thoughts flowed on again in the old channel, and when full consciousness came, he found himself busy with questions of profit and loss. Self-accusation and humiliation followed. He "wrote bitter things against himself," for this involuntary desecration of the Sabbath.

Rising early, he took his Bible, and after turning over book after book and scanning chapter after chapter, finally chose a verse as the text from which he would preach. Hurriedly and imperfectly our lay preacher conned his subject. Clearness of discrimination, grasp of thought, orderly arrangement, were out of the question. That would have been too much for a master mind, under similar circumstances.

Eleven o'clock came around quickly, and painfully conscious of an obscure and confused state of mind, Mr. Adkin entered the house of God and ascended the pulpit. A little while he sat, endeavouring to collect his thoughts; then he arose and commenced giving out a hymn. Lifting his eyes from the book, as he finished reading the first verse, he saw, directly in front of him, the man from whom he had purchased the forty bushels of corn. He was looking at him fixedly, and there was on his countenance an expression of surprise and contempt, that, bringing back, as the man's presence did, a vivid recollection of

the events of Monday, almost deprived Mr. Adkin, for a moment or two, of utterance. He faltered, caught his breath, and went on again with the reading. On raising his eyes at the conclusion of the second verse, Mr. Adkin saw his corn customer slowly moving down the aisle toward the door of entrance. How keenly he felt the rebuke! How sadly conscious was he of being out of place in the pulpit!

After the singing of the hymn, the preacher made a prayer; but it was cold and disjointed. He had no freedom of utterance. A chapter was read, an anthem sung, and then Mr. Adkin arose in the pulpit, took his text, and, ere giving utterance to the first words of his discourse, let his eyes wander over the congregation. A little to the right sat Mr. Giles, wearing a very sober aspect of countenance, and looking at him with knit brows and compressed lips. The sight caused the words "brother going to law with brother" to pass almost electrically through his mind. As his glance rebounded from Mr. Giles quickly, it next rested upon Mrs. Smith, who, with perked head and a most malicious curling of the lip, said, as plain as manner could say it—"You're a nice man for a preacher, a'n't you?"

How Mr. Adkin beat about the bushes and wrought in obscurity, darkening counsel by words without knowledge, during the half hour that followed the enunciation of his text, need not here be told. None was more fully conscious than himself of his utter failure to give spiritual instruction to the waiting congregation. The climax, so far as he was concerned,

was yet to come. As he descended the pulpit stairs, at the close of the service, some one slipped a piece of paper into his hand. Glancing at the pencilled writing thereon, he read the rebuking words:

"The hungry sheep look up, and are not fed."

How could he feed them? Are holy and divine things of such easy comprehension, that a man may devote the whole energies of his mind to worldly business during six days, and then become a lucid expounder of heavenly, mysteries on the Sabbath? The influx of intelligence into the mind of a speaker, is in exact ratio with the knowledge he has acquired. He may have, without this previous preparation, "free utterance," as it is called; but this utterance brings no rational convictions; it sways only by the power of contagious enthusiasm. Moreover, as in the case of Mr. Adkin, every lay preacher takes with him into the pulpit a taint from worldly and business contact, and his presence there must turn the thoughts of many hearers from his clerical to his personal character—from the truth he enunciates, to his practical observance thereof in daily life. He may be judged falsely; but the fact of his blending the two separate characters of clergyman and layman, forms an occasion for false judgment, and detracts from the usefulness of the sacred office.

Whether Mr. Adkin "held forth" again, we cannot apprize the reader. New light, and new perceptions of duty certainly came into his mind; and we may hope that, as he was a well-meaning and conscientious man, he was led to act wisely in the future.

Having given a true picture of a week in the life of the lay preacher, our business with him is done. It is for those whom it may concern to study the sketch, and see if it does not contain some points worthy their especial consideration.

HOW TO DESTROY A GOOD BUSINESS

CHAPTER I

"WELL, Mr. Tompkins, what do you think about it? I wish you would speak. I've been talking at you for full ten blessed minutes, and you haven't as much as opened your lips in reply."

"About what?" asked Mr. Tompkins, looking up with an air of surprise.

"About what, indeed!" rejoined the lady, in no very melodious tone. "Why, about that house in Franklin Street, to be sure. What else did you suppose it was?"

"Oh! ah! yes."

"Mr. Tompkins, why don't you answer me like a man? Oh! ah! yes! I hate that."

"Humph!"

"Yes, and I hate that just as bad. But you needn't think to put me off with a 'humph!' Have you made up your mind about buying that house—say?"

"I've got to make up my mind about something else first."

"Indeed! And what is that, pray?"

"About where the money is to come from."

"Mr. Tompkins, I am out of all patience with you! Its precious little that I ask for, dear knows! But even that little is never granted."

"If you'll get me the money, Ellen, I'll buy the house with pleasure," returned Mr. Tompkins, in a quiet voice.

"Me! I wonder where I'd get the money? It's an insult for you to talk to me in this way, when you keep me as poor as a church mouse all the time. Every dollar I get from you is like pulling a tooth."

"And causes me as much pain, sometimes."

"I won't put up with such treatment from you, Mr. Tompkins," said the good lady, passionately, and walked from the room with a stately step and an effort at dignity. The husband retreated precipitately, and sought his place of business. He sighed as he took his seat upon a counting-house stool at the desk, and commenced turning over the pages of various large account-books. While thus engaged, a person entered his store, and was shown back to that portion of it where he had retired. Mr. Tompkins looked up on hearing his name pronounced, and met the steady eye of one whose presence was not very agreeable to him just at that time.

"Ah, Mr. Wolford! How are you to-day? I am glad to see you," he said, with an effort to seem pleased and indifferent.

"Very well. How are you?" was the blunt response.

"Take a chair, Mr. Wolford."

The visitor sat down, with considerable emphasis in his

manner, threw one leg over the other, and leaned back in his chair. Tompkins was nervous. His effort to seem at ease led him into overaction.

He smiled, or rather smirked—for a smile is always natural, never forced—and introduced various topics of conversation, one after the other, with the manner of a man whose thoughts were far away from his words, and who yet wished to be very agreeable to a personage from whom he wished a favour.

"What do you think of the news from Washington to-day, Mr. Wolford? Strange doings there!"

"Rather."

"Our party were completely outgeneralled in that measure."

"Yes."

"Bad news from London."

"Yes, bad enough."

"It has played the mischief with stocks."

"Thank fortune, I don't deal in stocks."

And thus Tompkins run on, and Wolford replied cold and sententiously for some ten minutes. Then there came a pause, and the two men looked into each other's faces for a short time, without either of them speaking.

"The year for which I loaned you ten thousand dollars expires next week," said Wolford, in a quiet tone, breaking the silence.

"Does it?" returned Tompkins, affecting surprise. "I had no idea the time was so near being up. Are you sure?"

"I never make mistakes in such matters, Mr. Tompkins, and

can't understand how other people can."

"Creditors are said to have better memories than debtors," replied Tompkins, attempting something like pleasantry.

"Yes—I know. You will, of course, be prepared to take up the mortgage upon your property?"

"I am afraid not, Mr. Wolford. Money is exceedingly tight. But as your security is perfectly good, and you do not want the money, you will let the matter remain as it is for a little while longer?"

"I loaned you the money for a year, did I not?"

"Yes."

"Very well. The year will be up in a week."

"I would like to borrow the same amount for another year."

"I have no objection to your doing so, if you can find any one who will lend it."

"Will you not do so?"

"No. I have other use for my money."

"I will increase the interest, if that will be any inducement. Money in a good business like mine can bear a heavy interest."

"I am not satisfied with the security. Property is falling in value."

"Not satisfied!'" exclaimed Tompkins, in unfeigned surprise. "The property is worth double the sum you have advanced for my use."

"I differ with you—and I am not alone in differing."

"Very well, Mr. Wolford," said Tompkins, in a changed tone,

that evinced roused and half-indignant feeling, "you shall be paid. I can easily transfer the security to some other person, if I find it necessary to do so, and raise the amount due you."

Wolford, phlegmatic as he was, seemed slightly moved by this unexpected change in the manner and position of Tompkins. He narrowly observed the expression of his face, but did not reply. He was afraid to trust himself to speak, lest he should betray his real thoughts.

"You will be prepared to pay me next week, then," he at length said, rising.

"Yes, sir. You shall have the money," replied Tompkins.

"Good day." And Wolford retired; not altogether satisfied that he had gained all he had hoped to gain by the visit.

"Ah me!" sighed Tompkins, turning to his desk as soon as this man had departed. "Here comes more trouble. That miserly wretch has no more use for his money than the man in the moon. It seems to give him delight to make every one feel his power. It is for no other reason than this, that I am now to be harassed half out of my life in order to raise ten thousand dollars in a week, besides meeting my other payments. I must try and get some one to take the mortgage he is about releasing."

While thus musing, the individual who had just left him was walking slowly down Market Street, with his eyes upon the pavement, in deep thought. He was a short, stoutly built old man, dressed in a well-worn suit of brown broadcloth. His hat was white, large in the brim, low in the crown, and pulled down so

heavily on the high collar of his coat, that it turned up behind in a very decided way, indicating the save-all propensities of its owner. His face was as hard as iron: it was deeply seamed by years or the indulgence of the baser cupidities of a perverted nature. His lower lip projected slightly beyond the upper that was pressed closely upon it. His small gray eyes were deeply sunk beneath a wrinkled forehead, and twinkled like stars when any thing excited him; usually they were as calm and passionless as any part of his face.

This man had never engaged, during his whole life, in any useful branch of business. Money was the god he worshipped, and to gain this, he was ready to make almost any sacrifice. He started in life with five thousand dollars—a legacy from a distant relative. To risk this sum, or any portion of it, in trade, would have been, in his view, the most egregious folly. His first investment was in six per cent. ground-rents, from which he received three hundred dollars per annum. It cost him two hundred to live; he had, therefore, at the end of the year, a surplus of one hundred dollars. He was casting about in his mind what he should do with this in, order to make it profitable, when a hard-pressed tradesman asked him for the loan of a hundred dollars for a short time. The idea of loaning his money, when first presented, almost made his hair stand on end. He shook his head, and uttered a decided "No." It so happened that the man was so much in need of money, that he became importunate.

"I know you have it, if you would only lend it, Wolford," said

he. "Let me have a hundred dollars for a month, and I will give you a good interest for it, and security besides."

"What kind of security?" eagerly asked the miser, his face brightening. The idea had struck him, as being a good one. The man was a tailor.

"I will let you hold Mr. S– P–'s note, at six months, for one hundred and fifty dollars, as security."

Wolford shook his head.

"He might die or break, and then where would be my hundred dollars?"

"I would pay it to you."

Wolford continued to shake his head.

"How would a piece of broadcloth answer your purpose?"

"What is it worth?"

"I have a piece of twenty yards, worth eight dollars a yard. It would bring six and a half under the hammer. You can hold that, if you please."

"How much interest will you pay?"

"I will give you two dollars for the use of one hundred for thirty days."

"If you will say three, you may have it."

"Three per cent. a month!—thirty-six per cent. a year! Oh no! That would ruin any man."

"I don't think the operation worth making for less than three dollars."

"It is too much, Wolford. But I'll tell you what I'll do. Let it

be for sixty days, and make the interest five dollars."

"I to hold the cloth as security until it is paid?"

"Certainly."

"Very well. You shall have the money."

Конец ознакомительного фрагмента.