to improve their manners. Nor was Mrs. Jessop's conduct very judicious. She was fond of her younger children, and would not intentionally have displayed partiality, but their boisterous roughness perpetually jarred on her nerves, and she could not refrain from lamentations over the advantages they had been deprived of in consequence of their father's death.

CHAPTER II.

DICK'S HAPPY THOUGHT.



E have said that the Jes ops had no friends; but to this general statement an exception must be taken as regards the Playfairs.

The Playfairs inhabited the last house in Heather Terrace—the house distinguished by a flagstaff in front of it; and for several years the two families had been on terms of intimacy. It was a wholesome, much-enduring friendship. The lessops were the great gainers by it, though, in the first instance, they had imagined that there was condescension on their part in consenting to associate with the Playfairs as equals.

Mr. Playfair was a "sea-captain"—hence the flagstaff, and hence his frequent absence from home. He was a fine type of the English sailor; quiet yet resolute, brave yet modest, genial yet

God-fearing. He was a thoroughly "straight" man—sober, sensible, tolerant, experienced. He respected himself, and was respected by others.

And the character of the head of the house was reflected, with modifications, in the other members of the family. Mrs. Playfair was a homely, hard-working woman, not much to look at, not much to speak to, but one to be absolutely relied on in any time of storm or stress. No sensible person could call her vulgar, because she was entirely without pretension. She was born with the instincts of a lady, although her father had been a ship steward, and her mother had kept a

small grocery shop.

To Captain and Mrs. Playfair had been born two children, to whom they had given the plain, straightforward names of Tom and Susan. Curiously enough, Tom had been born on the same day as Reggie Jessop, while between Susan and Sybil there was not more than a week's difference in age. This coincidence had tended to strengthen the bond between the two families. First the mothers had been drawn together over an accident which might have proved fatal to Master Dick had it not been for Mrs. Playfair's promptitude and skill. Subsequently, the young people had become intimate. It pleased Reggie to imagine himself a hero in Susan's eyes, and he was even ready to admit that, in some respects, the girl "was not half bad." That she was very pretty he was well aware, but he judged her lacking in sympathy and refinement. Still he had hopes that she would improve under the combined influence of time and of his society.

While Mr. Reginald Jessop thus cherished a well-regulated and moderate sentent of attachment towards Susan Playfair, his sister was the subject of a much more enthusiastic passion. As a boy, Tom had worshipped the ground on which haughty Miss Sybil walked. Nor had the intensity of his love relaxed with the approach of manhood. Indeed, the sincerity of his devotion deserved a better return than it had hitherto met with. Sybil was proud and whimsical, and perhaps the best excuse that could be made for her would be to say that she did not really know her own mind. She loved admiration; but whether she loved Tom Playfair she

had probably never seriously asked herself.

There was one great merit about Tom in Sybil's eyes, and one great drawback. The merit was that he was generous, and knew how to give handsome presents; the drawback was that his hands were often dirty, and his face, too, for the matter of that. For Tom, after having been a couple of years at sea with his