FAIRLY BAFFLED.

Poor Harry Rhodes was in great trouble. His wife had been in poor health for months, and trade was very bad.

Harry kept a little shop in a part of Oldham inhabited almost entirely by working people. It was a very general sort of shop, for he sold groceries, flour, bread, garden produce, threads, tapes, and one can scarcely tell what besides. Harry had been an operative in a cotton mill, but being an enterprising

had given a good deal of credit. Of course there was no money to be got for back reckonings from people who were out of work; and, besides, some who owed him money, and who had found work, had gone to other places, and it was not very convenient for him to follow them in quest of his money.

Nor was that the worst of it. Some who were already in his debt pleaded hard that he should trust them still further, till times mended. He hardly knew how to say no, for he was a kind hearted man; and, besides, he had to consider that, if he did not

Out of Work.

sort of man, and having saved a little money, he set up his shop. For several years he did very well indeed, and he had got fairly on his feet, but when the depression came—and it lasted a long time—the little he had gained quite melted away.

No wonder, for one of the mills, where at least a quarter of his customers worked, was shut up, and another, where he had nearly as many, was running short time.

It would have been bad enough if his trade had all been done for ready money; but, unfortunately, he

trust them, they might perhaps go somewhere else when the times were better. Still, he did say it, for, as he rightly thought, it would be like giving so much money out of his pocket, and a man who has only a small business, and who, besides, is doing only half his usual trade, can scarcely afford to do that.

If a man has not money coming in, of course he cannot pay money out, and, for the first time in his life, Harry had got behind in his payments to the people who supplied him with his goods. Some of these people were very forbearing. They knew he