

thin dress with no protection. My dear, go and change it at once; it must at least be damp. Mr. Boyd will excuse you."

Jack noted the instant obedience with pleased surprise. Ruth Carter was certainly twenty at least; she was no longer a child, but yet she was "obedient unto her mother, even as her Master was."

YES.

Of course, after so pleasant an introduction, Jack asked leave to call again, and Mrs. Carter granted it. She had been educated as the only daughter of one rich man, and had married another; but father, husband, money, were all gone before Ruth was six years old. Only a few hundred dollars a year were left for both to live on; but Mrs. Carter was an earnest Christian woman, and began her fight with life strengthened by that steadfast faith which is a woman's sole reliance under like circumstances. She took work from a dressmaker who had once been glad to make her costly dresses, and, renting two rooms, began her life with her child. She devoted herself to Ruth's training and education, and, while she laboured for bread, taught her child all that she knew herself, being unwilling to send her alone to the public schools.

When Ruth was fifteen, she was able to pass the necessary examinations and enter the High School of B—. There she thoroughly learned book-keeping, and had now for three years earned enough salary to support both her mother and herself, and let that dear mother rest.

There were no traces of pretension, no grasping after cheap finery, in the three little rooms Mrs. Carter occupied. It seemed to Jack too that nothing could be prettier than the parlour; it was so home-like, so cheerful, so exquisitely ordered, without the least primness. As the weeks went on he became a frequent visitor, not always to Ruth, for her hours of work were many more than his; but often in the late afternoon he went up with a few flowers to Mrs. Carter, generally wild-flowers, for he had become an expert bicycle rider by this time, and made his excursions into the country an excuse for adorning Ruth's home with the fresh spoils of wood and field. Sometimes he took a new book, for Mrs. Carter read a great deal in her solitude; sometimes he shared with her the basket of fruit sent from his own home. Always and ever he talked to her about his mother; talked with such enthusiasm, such admiration, such affection, that Mrs. Carter could not be impatient of the theme, but loved Jack the better because he so loved Manice.

One day, when he had just read her a passage in one of his mother's letters, an idea seemed to strike him.

"I really believe," he said, "that Miss Ruth is the only person I ever saw who makes me think of my mother."

Then, suddenly, Mimy's words returned to him:

"Set the one you think you've got to have, whether or no, beside your ma!"

The warm colour rushed to his face. Mrs. Carter did not notice it; she answered, with a little laugh:

"They can't look much alike, if your description of your mother is a good one."

"I don't think it's looks; it's ways," said honest Jack.

Mrs. Carter smiled. She had begun to be a little apprehensive of Jack. Naturally, she did not enjoy the prospect of a possible robber of her great and sole treasure; but now she was reassured. A young man who thought a young woman's "ways" were like his mother's could not be thinking of love-making. No! he was just a great honest boy.

It was Jack who grew uneasy. He had so far only considered Ruth Carter as a friend; she now belonged to the same reading circle that he did, and he often went home with her; he saw her home from prayer-meeting always, unless her mother was with her, and even then he generally escorted them, unless they were accompanied by some neighbour. He enjoyed talking over books with Ruth; her mind was quick and bright, but he had never felt toward her in the least as he did toward Jessie Blythe. He wrote freely about her to his mother, and Manice, if she had any forebodings as to the outcome of such a friendship, never mentioned them to Jack.

In the course of time Jack found out that Mrs. Carter's cousin was the sister of Will Boyd's wife, the very Mrs. Brown who had inherited all that property. She had come back to Danvers to live, as it was Mr. Brown's native place; and, having hunted up Mrs. Carter, made her promise to spend Ruth's vacation with her. Jack inwardly determined that his annual holiday should come at the same time, so that his mother and sisters could see and know his friend.

Still, Mimy's words haunted him—and so did Ruth's face. He pictured to himself the same future he had once adorned with Jessie's image, and was content to his heart with the vision. Like the first drop that pierces an embankment, Mimy's words had pierced his unconsciousness, and now there came rushing over him a whole flood of emotion. He knew that he loved Ruth Carter as he had never expected to love any one again—even more deeply, more intensely, than ever he had cared for Jessie; and in the darkness and silence of his room he fell on his knees and told his Father all his heart, asking for his best blessing at his hands, who was also Ruth's Father and God.

But with the humbleness of true affection Jack dreaded and delayed to ask the important question that filled his thoughts.

He even seemed less friendly to

Ruth. He was often silent, embarrassed. The frank smile and ready laugh that had been so pleasant and cheery were replaced by a certain gravity and reticence. Mrs. Carter thought he was tired of the heat and dust of the city. Ruth feared he was not well, or was perplexed with business.

At last, however, August came, and the three went down to Danvers together. Manice had already made Mrs. Brown's acquaintance, but she and her daughters called directly on Mrs. Carter and Ruth.

Jack did not go with them. He was not ready to betray himself! But Manice had already discovered his secret; who can hide anything from that mother-eye that is penetrative with the one love of earth! the eye that sees and feels, but seems to know nothing, because it is guided by a heart that has the tenderness, the delicacy, the selfless affection a mother-heart alone possesses. To tell the truth, Manice fell in love with Ruth herself, at first sight! Nor did further intercourse dim this affection; and Ruth said herself that next to her mother Mrs. Boyd was the sweetest woman she had ever seen.

Yet when Jack, in an agony of confusion and doubt, at last found time and place to ask Ruth if she would marry him, to his pain and astonishment he received a prompt refusal.

His face grew deadly pale.

"May I ask—O Ruth! what is it? Why not? Can't you learn to love me?"

Ruth blushed hotly; she had honestly been surprised; Jack's proposal had, as when a fire touches a torch, lit some strange and answering emotion within her, but her reason was not yet astray.

"I could not marry anybody," she said, in a low voice. "I can never, never leave my mother!"

"Do you think I would ask it?" said indignant Jack. "She would be my mother then!"

Ruth gave him a little shy smile. "Perhaps she would not adopt you," she said.

"May I try?"

"O wait, please wait!" was her answer, with a gush of tears; and Jack could press her no further. He soothed her with the promise, and oddly enough Ruth, for the first time, began to think she loved him, he was so gentle and so patient!

"All things arrive to him that waits," says the proverb, and so it was here. After a few weeks of delay Jack asked his question again, and received a very low "Yes" for an answer.

Why should I describe the happiness that came to them like a gift of God? And was it not?

Jack took a small house the following autumn, and spent his leisure hours and his treasured dollars in furnishing it, under Ruth's guidance. There was nothing expensive about it.

Simple furniture, plenty of sunshine, freshness, and good taste, made of the tiny dwelling a real home. In its sitting-room there was an open fireplace, the one luxury of the house, and on the oak mantelpiece was carved a shield with NO on it in elaborate and quaint letters. This was Alices's wedding gift to her brother, and her own work. Jack called it his talisman.

About the first of October Mr. Brown's health seriously failed; his work and exposures and privations in the West had broken down his constitution entirely, and Mrs. Brown begged Mrs. Carter to come and live with them as a sister, to be a help and comfort, and permit her to devote herself to the care of her husband. Ruth and Jack both protested.

"My dear children," said Mrs. Carter, "don't be unreasonable; you know I love you, and I know I should be happy with you, and Jack is not the sort of man to fear or hate his mother-in-law; but I know it is best for young people to begin their married life alone together. A third person, however dear, is a third person and a mistake, always. You need to learn to depend on each other, to forbear with each other, to ignore a great deal and accept a great deal with which a third person would interfere, though she might endeavour not to. I shall not go to Anne Brown till you are married; and meanwhile I commend to you a motto to hang under Alices's 'No,' good Bishop Ken's verse,

"O that mine eyes might closed be  
To what becomes me not to see!  
That deafness might possess mine ear  
To what becomes me not to hear!"

Jack looked incredulously at Ruth, and Ruth laughed.

They had a very quiet wedding, just before Manice's Thanksgiving dinner, with no guests but their own family; and at dusk they drove into B— to their own house, which a friend had made ready for their coming, there to begin the new life.

As Jack put his arms round his mother, after all the other farewells were over, "Ah, mammy!" he said, "'No' has been my watchword, my shield, and buckler—the making of me, thanks to you and under God. There has been but one better word in my life, and that was Ruth's 'Yes!'"

THE END.

**SPEAK COURTEOUSLY.**

"I SPEAK courteously to the stable-boy, not because he is a gentleman, but because I am." If you address one whom you consider your social inferior in a discourteous manner, you will hurt his feelings and injure your own character. You can never be a true gentleman until you treat everybody with thoughtful kindness. If you speak to a boor in a boorish manner you become a boor yourself. You have deliberately placed yourself on a level with him! The command, "Be courteous," is without limitations—therefore, be courteous to all.