"Mother, what are you thinking about? You look as sober as a judge."

"I was thinking about Ernest," replied Mrs. Leighton, starting up from her reverie.

"So was I," said Winnie. "How strange ! I was thinking how much happier he would be if he had such a home as we have," she added, looking up, with a smile, in her husband's face.

"Yes, indeed," remarked Mrs. Leighton; "he must often be very lonely. I never can understand what the state of affairs is between him and Edna Clifford. By the way, is it true that she is going to marry that Captain Ainslie?"

"She told me herself to-day," said Winnifred, "that she had not the slightest intention of marrying Captain Ainslie, or any one else; that the Captain knew perfectly well that he could never be anything but a friend to her, and that it was only as such he came to the house, or went out at all with her. I asked her if she was never going to get married, but had resolved to live and die an old maid; she said it was very likely she would be one, that her only wish now was to make her father happy."

"Well, she is a noble girl," replied Frank, warmly; "and I think Ernest is a fool if he does not try to win her back. She must like him, or she would never have refused Captain Ainslie, for he is a fine, handsome fellow, and very well off."

"Even all the qualifications you have named will not always win a woman's love," said Mrs. Leighton. "At all events, I heartily wish Ernest would get a good wife, and there is no one I would sconer call my daughter than Edna Clifford. I thought at one time Ernest liked Margaret Wyndgate; but, if he had done so, he would surely have gone more to the Rectory when he was here. I don't think he was there more than once or twice."

"Oh! I don't believe Ernest cares a fig for Miss Wyndgate," cried Frank. "Lionel would like to make a match well enough between Ernest and his sister; but it is my opinion that he won't manage it."

"What makes you think so?" inquired his wife.

"Oh! personal observation—personal observation, my dear," answered Frank, putting his arm round his wife's waist, and with the disengaged hand playing with her curls.

"Poor Edna!" continued Winnifred; "she has had so much trouble. Charlie's death was such a dreadful blow!"

"It is my belief, Mr. Clifford won't last much longer, and what will become of the poor girl then ?"

"She would probably live with Miss Ponsonby or Mrs. Maitland. But do you think Mr. Clifford so ill?" asked Mrs. Leighton.

"Well, he is not what might be called ill; but he seems so languid, and takes very little interest in anything. The fact is, if he should die, Ernest would be obliged to come here. Mr. Clifford's affairs are in such disorder, that no one but Leighton could settle them up," said Frank, rubbing up his hair, and gazing with a perplexed expression into the fire.

"Don't worry yourself, Frank dear," coaxed Winnie. "I am sure that Ernest would make everything quite plain; not but that I am certain you understand business thoroughly," she said quickly; "but, then, Ernest went into Mr. Clifford's office when he was quite a boy, and so must know more about everything than any one could do who had only been there a few years."

But the anxious look remained on Frank's face, in spite of his wife's attempts to cheer him; and when Mrs. Leighton asked him if there would be anything left for Edna's support, in the event of Mr. Clifford's death, he started, and, passing his hand over his forehead, said :

"Did you speak to me, mother?"

Mrs. Leighton repeated her question. Heaving a deep sigh, Frank replied :

"Not much, I am afraid. Mr. Clifford lost a great deal by the failure of the North American Bank. He went the other day to get his life insured, but there was not a