

an enthusiast if I were to tell you my real opinion of Horace Jervis."

"What is he like?" asked Hilda, with interest.

"He has a good face, made absolutely beautiful by its expression," answered Hayward. "Somehow you think of heaven, when you look in Jervis's face."

"Oh! Mr. Hayward!"

"And his life," continued Hayward, "is the most utterly self-denying one that it is possible to conceive. He has a good fortune, but how does he spend it? Literally in going out into the highways and by-ways and helping the poor. He seeks not those who sit in the high places of the world, but those who are hungry, sick, and in prison."

"A good and faithful servant," said Hilda thoughtfully.

"It is impossible to live with him, I think," said Hayward in a low tone, "and not to believe."

A great change, indeed, had come over Hayward's heart since his intimacy with Horace Jervis. After Mrs. Hayward's death Philip had returned to town with the curate, and had spent a week or two with him, and had thus seen much of his daily life. That practice is better than precept, is an old adage, and a sort of calm seemed to come over Hayward's restless, dissatisfied heart when he found himself constantly thrown with a man who sought not happiness or gain for himself, but simply the good of others. He had an aim in life at least, Philip Hayward perceived; an aim which he followed with serene serenity. He was not tossed backwards and forwards by the waves and tides of circumstances around him. As he stood on the shore of Time, his eyes were fixed on the great ocean of Eternity. Unconsciously his perfect faith influenced Hayward. He who had cried out in his despair, and whose soul had been crushed by the idol he had set up, now began to realise that there were many other things to live for than a selfish and absorbing passion. Horace Jervis always spoke of things here as for a little while. He prized not, therefore, the treasures that the "moth and rust doth corrupt." Between the starlight and the lamplight there was no greater difference than between this man's soul and the most of those around him.

We can understand, therefore, his influence on Hayward; on Hayward, who was so earnest, impassioned and enthusiastic. Here was a man he could honour, a man he could love. The mean aims, the small ambitions, the petty follies and vanities, that with a young man's strongly biased judgment he had despised and hated, were utterly absent in Jervis.

"I feel ashamed of myself beside him," Hayward told Hilda, and the girl smiled, well pleased to hear his generous praise of his friend.

"Would you like to know him, Ned?" asked Hayward of his ex-pupil, who was still sitting perched upon his knee.

Upon this question being asked, little Ned smiled and wriggled. He had in fact not been paying much attention to the conversation, but had been vaguely contemplating the possibility of Hayward taking him some evening to see the representation of the "Forty Thieves," of which he had seen engaging pictures (the "forty thieves" being enclosed in brown jars) pasted on the city walls.

Before Hilda and Hayward parted that night, they agreed that each alternate evening Hayward was to call and give little Ned a lesson in Latin.

"And you must tell me," said Hayward, kindly shaking Hilda's hand in farewell before he left, "if ever my interesting connexion, Mr. Joe Moxam, annoys you with his company again." And Hayward smiled.

Hilda smiled also as she returned Hayward's hand-shake. This evening had been very bright to her. It seemed to the poor girl that in all that great city she had now one person at least whom she could call a friend.

CHAPTER XXIX.

AN UNEXPECTED BLOW.

The next two weeks were very jolly ones for little Ned. Hayward not only taught him Latin (which Ned felt he could have dispensed with), but he also took him to nearly every sight in town suitable to his years. The Zoological Gardens and the pantomimes were, however, his greatest delight. Hilda sometimes went with them to the gardens, and while Ned was gazing with entranced delight at the animals, Hayward and Hilda would talk together. They soon grew very intimate with each other. They were not unlike in mind, but Hilda was gentler and not so enthusiastic as Hayward. It seemed almost as if she were the older of the two during their conversations, yet this was not so. Her training in the school of adversity, perhaps, had been longer, or at least she had learnt to bear herself more meekly and wisely along life's troublesome way.

But they were great friends. Lovers, Hayward never contemplated that they should be, for his means were utterly inadequate to maintain a wife, and besides, it seemed to him that his heart was dead and cold. He had exhausted all his emotions, he thought, in the deep and ardent love that he had lavished on Isabel Trevor. He knew now that love had been an unworthy one. He had given it unworthily, unthinkingly, for the sake of the beautiful face, and winning tongue, and he had reaped the bitter fruits. But he had loved her too

well soon to forget the exquisite pleasure and the cruel misery that she had given him.

Hilda saw quite well that Hayward was not in love with her. She had seen him in love with Isabel, and she knew that the even kindness of his manner to herself sprang from a very different feeling to the jealous, engrossing one of love. Was this knowledge pain to Hilda? If so she made no sign. She was not a girl to let a man see that she cared for him more than he cared for her, or in any way to seek to gain his affection. She accepted his friendship, and an incident which presently occurred made her feel that she had a right to be grateful to him, and to show her gratitude.

This happened through the unwelcome agency of Mr. Joe Moxam. This young gentleman had continued to annoy Hilda, and during her visits to Florentia Villa frequently came into the room while his sisters' singing lessons were going on, and would glance knowingly with his odious little green, blood-shot eyes at Hilda whenever he had an opportunity to do so unobserved. Then twice he had met her when she was returning home, and had insisted on escorting her to the station. But a crowning injury was yet to come, and one which Hilda felt in her unprotected position that she was compelled to resent.

One evening she received a letter by the post from him, whose purport at first she could not understand. It commenced as follows:—

"My dear girl, don't go humbugging on any longer, but let a fellow who likes you see you sometimes, though for reasons we both know, our meetings must be for the present under the rose—" and so on.

Hilda's face had turned literally scarlet as she read the impertinent words, and when Hayward called in the evening to give little Ned his Latin lesson, she placed the vile letter in his hands.

"You said you would speak to this person if he insulted me," she said. "What do you think of this?"

Hayward read the letter through with an angry frown. Then he put it into his pocket.

"Let me answer it," he said. "Insolent scoundrel!"

"You—might tell him, at least, not to annoy me any more," continued Hilda, beginning to be afraid of getting Hayward into some trouble. "Surely if he knew who I am—if he knew I was born a lady" (and Hilda blushed) "he would let me alone."

"Whether you were born a lady or not, he has no right to molest you," answered Hayward. "I'll tell him to-morrow, that if he ever speaks to you again, that I'll horse-whip him."

And Hayward carried his intentions into effect. He went down on the following morning to his uncle's place of business in the city, and found there (after sending up his card) his uncle and Mr. Joe Moxam in their private office.

He spoke civilly to his uncle, who had heard of his connection with Sir George Hamilton from his brother-in-law, Newcome, and was therefore inclined to treat him with more respect than usual. Then he turned to Mr. Joe.

"Can I have a few words with you?" he said, and Mr. Joe looked rather uncomfortable, and fidgeted on his high office stool.

"With me?" he said. "What can you want with me?"

"Just to say a few words," answered Hayward; and so after winking at his father, Joe Moxam descended from his stool, and followed Hayward into the street.

"Mr. Moxam," said Hayward, as soon as they got there, drawing out from his pocket the letter Mr. Joe had addressed to Hilda, "you sent this letter to a young lady I've known for some time."

"What do you mean?" asked Mr. Joe sharply, his yellow skin turning suddenly red.

"What business of yours is it, if I choose to write letters to any girl I like?"

"It is if you write to this young lady," answered Hayward.

"Lady," sneered Mr. Joe. "A fine lady, who goes out to give lessons for a few shillings."

"Yet Miss Marston is a lady," said Hayward, "and moreover she is a lady whom I mean to protect from receiving such insulting letters as this."

"You mean to protect, indeed!" retorted Mr. Joe. "You are a fine protector, I must say—a fellow who only the other day came begging to the governor to get something to do to keep you from starving."

Hayward could scarcely restrain himself, but he did.

"I came to give you warning to-day," he said coolly enough, after a moment's consideration, "but if you write again to Miss Marston, or address her, or annoy her in any way, I'll horse-whip you."

Mr. Joe turned almost livid with rage.

"You," he screamed, "you, you, beggar! You horse-whip me! See if you dare."

"I will dare if you don't leave Miss Marston alone," answered Hayward; and then without another word he turned and left Mr. Joe, who kept muttering imprecations and vowing vengeance for some time after on "Newcome's beggerly clerk," as he designated Hayward.

Hayward did not tell Hilda of this encounter, but his blood was up, and he determined to keep his word, and really horse-whip Mr. Joe Moxam if he annoyed the poor girl any more. He knew the hour that she returned from Florentia Villa, and on the following evening, after arming himself with a serviceable whip,

he took the train to Brixton and was loitering on the road which leads to the station, when Hilda passed him, walking very quickly. A minute later Mr. Joe Moxam pounced out of a shop near the railway bridge, where he had been waiting for her, and immediately joined her.

"My dear girl," began Mr. Joe, "don't walk so fast."

"Don't speak to me, please," said Hilda.

"Nonsense!" said Mr. Joe, rudely laying his hand on her shrinking arm, and trying forcibly to detain her, while Hilda gave a half cry of fear, and endeavoured in vain to shake off his odious grasp. But the next minute with a scream of terror Mr. Joe had released her, for a stinging cut from Hayward's whip (who by this time had overtaken them) fell across his face, and he turned hastily round to see who was his assailant.

"There!" cried Hayward, "take that, and that! Remember, I gave you warning. Scoundrel, to persecute an unprotected girl!"

But as the third lash fell, with a shriek of terror Mr. Joseph fled. He ran as fast as his feet could carry him, straight into the station, and when a few minutes later Hayward and Hilda entered it, he was clinging spasmodically to a policeman.

"There!" he screamed, when he saw Hayward and his whip appear, "that's him! I give him in charge. He's assaulted me! I give him in charge; do you hear? take him up!"

For this assault Hayward was summoned the next morning to the police court. Mr. Joe gave his evidence with the bitterest rancour, describing himself as walking innocently down the road when he was sprang upon by the ruffian before them, who without any provocation struck him across the face.

Perhaps Hayward's appearance was in his favour, but the magistrate asked him what he had to say to this. Hayward replied by handing Mr. Joe Moxam's letter to Hilda to the Magistrate for perusal.

"That was my provocation, sir," he said. "That letter was addressed to an old friend of mine, the daughter of a clergyman and a young lady of the highest respectability, by the person who accuses me of assaulting him. I called upon him after reading the letter, and by the young lady's wish requested him never to address her again, or I would horse-whip him—which I did."

The magistrate read the letter and then returned it to Hayward.

"It is a disgraceful letter," he said, "to address to any lady, or indeed any respectable woman. Am I to understand that Mr. Moxam did annoy this lady again after you spoke to him on the subject?"

Then Hayward related what had happened, how Mr. Joe had sprang out of the shop, and rudely seized Hilda's arm; and on this testimony being corroborated by witnesses the magistrate dismissed the charge.

"You assaulted the young lady," he said, addressing Mr. Joe, "and it was the duty of any man to protect her. I trust that it will be a warning to you in future not to annoy innocent women with your base advances. I do not attach any blame to Mr. Hayward."

Nothing could exceed the indignation of the Moxam family about this occurrence. It appeared in the police reports, and Mr. Joe was chaffed by his male and female acquaintances until his life was simply a burden to him. Old Mr. Moxam was furious. He went down to his brother-in-law Newcome's offices, and demanded that he should at once dismiss Hayward, or repay him the two thousand pounds that he had advanced to the printer.

But Newcome took high grounds. He declined to dismiss Hayward; said it served him (Joe) right; and as for the two thousand pounds, he would see about it.

"You shall see about it, and hear about it too, sir," roared Mr. Moxam, purple with rage, "if you keep this ungrateful scoundrel in your services! What! Didn't I educate him? Didn't I keep him from starving?—and to drag my name before the public like this!"

"Maria utterly spoils this lad of yours, that's the truth," said Newcome.

"Well, sir, spoilt or not spoilt, it's no concern of yours," answered the angry old man seizing his hat. "But that money I lent is a concern of yours, and if it isn't paid up this day fortnight, I'll proceed against you, as certain as my name is Joseph Moxam, after this day's work."

The money, however, was paid up before the stated time. Mr. Newcome, in fact, had an interview with Sir George Hamilton concerning it, and became the debtor for the amount instead of his brother-in-law, Moxam. We may be sure he made a good case out to Sir George. He was not going to give up his brave, clever young friend, for any man's bullying—but then this confounded two thousand pounds.

He managed it all very cleverly. Sir George thought better of the printer, and so did Hayward, after the affair. As for Hilda, she was very grateful to Hayward, though she received an indignant note of dismissal at once from Florentia Villa in consequence.

But she had got a few more pupils, now, and kept on hoping that she would get more still. Miss May, however, was, or pretended to be, angry about it. She told Hilda, sharply, that she had no business to have acted as she had done; and that she should have protected herself from Joe Moxam's advances.

"You forget you have your bread to make, I think," remarked the old lady. "My dear,

young women who have to go out into the world are required to have no fine feelings."

But it drew Hilda and Hayward closer to each other, and that was really very sweet to poor Hilda's heart. She had a right to be grateful to him now, she told herself; a right to trust and confide in him, when he had risked so much for her sake.

Thus things went on. The winter passed away, and the pale, cold spring came as if unwillingly. Then—just at the end of March—poor little Ned, over whom Hilda had watched with such tender care, sickened and grew ill.

How he caught it no one knew. Whether the poison came in the white mists, or whether some infected child or person had touched him in the streets, they could only surmise, but the boy was struck with fever, and with a sinking heart Hilda heard the opinion of the doctor when she first called him in.

"It was a bad case of scarlet fever," he said; "the boy was very ill."

"He—is not in danger, I hope?" faltered Hilda.

The doctor declined at this early period of the case to give any positive opinion. He recommended Hilda to get a nurse; he prescribed for poor little Ned, and then after promising to call again in the morning, he went away.

It was night when Hilda (after becoming alarmed at her little brother's increasing illness) had sent for him, and when, in about an hour after the doctor's departure, Hayward called, the poor girl completely broke down.

"Oh! what shall I do?" she sobbed. "I shall have to give up my pupils. Oh! Ned, poor little Ned!"

Hayward did his best to comfort her. She must not distress herself about her pupils, he told her. As for money, that would be all right. She could pay him back when little Ned got well. And Hayward smiled and took her hand.

These were kindly words. Poor Hilda had been breaking her heart as she sat by the little sufferer's bed during the last hour. If she gave up her pupils they would starve, she thought, and she must give up her pupils while the house was infected by a dangerous disease.

But Hayward tried to cheer her, and offered his services also to sit up during the night with the sick boy. This Hilda would not hear of, but she felt grateful to him. She looked up into his face, with her soft grey eyes almost piteously.

"Oh, if he gets worse!" she said.

"We must hope he won't get worse," answered Hayward, trying to speak hopefully.

But he also felt uneasy. The boy was in high fever, and wandered in his talk. As Hilda sat through the dismal hours of her night watch, little Ned's brain took strange fancies, and he frequently addressed the forty brown jars that he had seen depicted on the walls, supposed to contain the forty thieves, and which he imagined were standing in the room, tenanted by their celebrated guests.

It was a dreary night watch. The girl, full of her sad thoughts, heard hour after hour pass eternally away. On the bed the little fevered patient tossed and struggled. Then he began to cry, and call for "Papa,"—the father who on his death-bed had confided this child of his old age to his daughter's care. Poor Hilda cried too. Had she done her duty to him, she was thinking; had the struggling life that they were forced to lead, led to this dire illness, perhaps to the child's death?

"O God, spare him, spare him," prayed poor Hilda many a time during her lonely vigil. But when the dawn broke little Ned was no better. The doctor came about nine o'clock, and looked very grave after he had examined his young patient.

"He is very ill," he said, "it is a bad case." And with these words ringing in her ears Hilda was forced to sit down and write to her pupils; was forced to write to her sister Marion; and forced to face the painful reality that for the present she was deprived of the means of winning their daily bread.

(To be continued.)

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