



OCTOBER
 Oh ever bright and ever
 dear,
 Thou saddest month of
 all the year!
 You wear your glory
 crown
 Of crimson, gold and
 brown,
 With pensive air, yet
 queenly grace,
 E'en while the silent king
 apace
 Steals on to lay your
 beauties low,
 And bury all
 'neath frost
 and snow.

WITH PENSIVE AIR.

—'Silver Link.'

Money.

(By Miss F. H. Knapp, in 'Hand and Heart.')

CHAPTER I.

'Whereunto is money good?
 Who has it not wants hardihood,
 Who has it has much trouble and care,
 Who once has had it has despair.'
 —Henry Wadsworth Longfellow.

'Howard, dear,' said a widowed mother to her only son, 'is anything the matter? You have been sitting for nearly half an hour with your eyes resting on your book without turning a single page.'

These words of their mother directed the attention of two young girls to their brother, and the look of anxious love they cast on him showed how dear he was to them both.

'No, mother,' said Howard, 'nothing is the matter; I was only thinking.'

'Let me share your thoughts,' said Mrs. Latimer, 'for sure I am they are not happy.'

'Well, mother dear; I was thinking we would have a little talk together; so, by-and-by, when even puss is asleep, we will have a regular gossip.—But, girls, what makes you

look so grave? Remember what Burns says of those who,

"When nae real ills perplex them,
 Make enow themselves to vex them."

Then, stepping to his mother's side, he kissed her, saying in a low voice, 'Do not be uneasy; nothing is the matter'; and taking up his hat, he returned to his work at the office. Amy went to the glass to smooth her hair, which, she said, Howard would always tumble; and Bertha said, 'Do you think, mother, Howard is ill?' 'No, dear,' Mrs. Latimer replied, 'I think he has something on his mind that worries him; but I thank God for putting it in his heart to confide in me.'

The evening passed happily, but with less cheerfulness than usual; and when Bertha and Amy wished mother and brother good-night, a gloom seemed to oppress them all. As soon as the door was closed Howard began—

'I have been thinking, mother, that I am not doing much in Mr. Briscoe's office. You know I am but a clerk — a junior clerk. Now Joe Briscoe, whose prospects, of course, are better, being son as well as clerk, says he has no patience to go on creeping all

the days of his life; so he has determined to start for some place abroad—he does not care where, only where he can get on more, and get more money.'

Mrs. Latimer heard her son to the end, and then said,—

'The last four words you have uttered, dear boy, explain all the rest. It is the love of money which is actuating young Briscoe. Remember who has told us that "the love of money is the root of all evil."'

'But surely you would not blame him for trying to better himself?' said Howard. 'I thought your only objection would be to my going away; for it is the leaving you all that has made me hesitate about it.'

'If,' said Mrs. Latimer, 'it appeared right for you, or your duty to go, I should submit for your sake; but it is not so. You are young, not much past twenty, and your position in Mr. Briscoe's office, with the hope of being one day (if you act so as to deserve it) a junior partner, presents a brighter prospect than most young men have before them.'

'But see the years that must pass first!' exclaimed Howard.

'Certainly,' replied his mother, 'and see the years that must pass in any case before you can make the large fortune which I fear you are now considering the only essential of life.'

The conversation between the mother and son went on far into the night; much was said by them both; and though Howard was not quite convinced that his post of duty, was to remain in his present position, he felt more than ever the love of his beloved mother; and he promised her that he would, at all events, go on quietly for a time, and take no steps for the future without consulting her first about it.

Now, let us follow Howard Latimer to the office. In an inner room at a table covered with papers, sat Mr. Briscoe. He was a man apparently about fifty years of age, tall, erect and stately. The chief characteristic of his countenance was that of stern determination; indeed, his compressed lips and steady eye seemed to say, "Thus it shall be"; but there was also most clearly discernable a look of the keen and grasping miser. In an outer and larger room, four desks were occupied by three clerks and a boy, whom we must briefly notice. The first was a man rather advanced in years, of a particularly sad yet mild expression of countenance; no one could look at him without feeling sure that trouble and sorrow had followed him, but there was a look of patient resignation in his calm eyes which was very prepossessing. At the second desk sat the son of the principal of the establishment, Mr. Joseph Briscoe. He was a well-built, handsome young man, but still not altogether pleasant-looking; for cunning was so visible in his features, that, though the first thought on meeting him might be, 'What a fine young fellow!'—it was generally followed by a second—but I do not quite like his look.' The third desk was occupied by Howard Latimer. None of the cunning of young Briscoe was observable in him; on the contrary, his was a peculiarly open expression of countenance. The fourth occupant of the room was a youth who seemed to hold a subordinate position, since he was not only employed with his pen like the others, but attended on the clients who called, and also answered Mr. Briscoe's bell when its often-pealing tones summoned him. Business hours seemed to be over; for the elder clerk had arranged the books and papers on his desk, and changed his threadbare coat for one a few degrees better. He was seated on his high stool as if waiting for something,