

son's wandering senses. She knew that such parental thunderbolts were apt to do more harm than good.

'I would not threaten just yet,' she said. 'Frank is very self-willed, and may give us trouble. For my part I intend to drive into Clifton this morning and see the girl.'

'What folly! To give the affair your apparent sanction?'

'No.' To show her how absurd it is to fancy we shall ever allow Frank to take a wife out of his proper sphere; and to hint that if he marries against our will, her husband will be a beggar. 'The fact of her withholding her consent to marry him until we approve of her, shows me she is quite able to look after her own interests.'

Mr. Abbot, who knew his wife's skill in social diplomacy, offered no valid objections; so the horses were ordered, and Mrs. Abbot drove to Clifton.

The mistress of Chewton Hall was a woman of about fifty-five; tall and stately, noticeably but not attractively handsome. Rising in intellect far above the level of the family into which she had married, she had started by endeavoring to mould her husband's mind to the capacities of her own. In the early days of their married life, she had urged him unceasingly to strive for a higher position in the world than that of a mere country gentleman. She wished him to enter the political arena; to contest a borough; in fact, to change his way of living entirely. But she found the task a hopeless one. A docile husband in most things, nothing could move William Abbot from the easy groove in which his forefathers had always placidly slid. The husband and wife were of very different natures. Perhaps the only common ground between them was their family pride and the sense of their importance. Yet while the gentleman was quite contented with the latter as it now stood, and always had stood, the lady was ambitious, and wished to augment it. But her efforts were of no avail; so, at last, with a feeling touching dangerously near to contempt, she gave up attempting to sway her husband in this direction, and centred all her hopes in her only son, on whom she flattered herself she had bestowed some of her superior intellect. He should play an important part in the world. At the first opportunity, he should enter parliament, become a distinguished member of society, and, so far as possible, satisfy her ambition. Of course he must marry, but his marriage should be one to strengthen his hands both by wealth and connections. Now that he was on the threshold of man's estate, she had turned her serious attention to this subject, and had for some time been considering what heiresses she knew who were worthy of picking up the handkerchief which she meant to let fall on his behalf. She had postponed her position until his return from the contemplated tour. Then she would broach the subject of an advantageous matrimonial alliance to him. By broaching the subject, Mrs. Abbot meant laying her commands upon her son to wed the lady she had chosen for him.

As she drove along the twelve miles of road to Clifton, and reflected on all these things, it is any wonder that her frame of mind was an unpleasant one; that her eyes grew hard, and she felt little disposed to be merciful to the owner of that pretty face which threatened to come between her and the cherished schemes of years?

The carriage stopped at the address given her by her son—a quiet little house in a quiet little street, where the arrival of so grand an equipage and so fine a pair of horses was an event of sufficient rarity to make many windows open, and maid-servants, even mistresses, crane out and wonder what it meant. Mrs. Abbot having ascertained that Miss Keene was at home, and having made known her wish to see her, was shown into a room plainly but not unattractively furnished. A piano, an unfinished drawing, some dainty embroidery, gave evidence of more refinement than Mrs. Abbot expected, or, to tell the truth, hoped to find in her enemy's surroundings. A bunch of flowers, artistically arranged, was in a glass vase on the table; and the visitor felt more angry and bitter than before, as she recognised many a choice orchid, and knew by this token that the Chewton hothouses had been robbed for Miss Keene's sake. Mrs. Abbot tapped her foot impatiently as she awaited the moment when her youthful enemy should appear and be satisfactorily crushed.

The mistress of Chewton-Abbott had somehow conceived the idea that the girl who had won her son's heart was of a dollish style of beauty. She may have jumped at this conclusion from the memories of her own young days, when she found the heart of man was more susceptible to attractions of this type than to those of her own severer charms. Pretty enough, after a fashion, she expected to find the girl, but quite crushable and pliant between her clever and experienced hands. She had no reason for this impression. She had coldly declined to look at the portrait which her son that morning had wished to show her. Having formed her own ideal of her would-be successor at Chewton Hall, she regulated her actions accordingly. Her plan was to begin by striking terror into the foe. She wished no deception; the amenities of social warfare might be dispensed with on this occasion. Knowing the advantage usually gained by a sudden and unexpected attack, she had not revealed her name. She simply desired the servant to announce a lady to see Miss Keene.

Hearing a light step approaching the door, Mrs. Abbot drew herself up to her full height and assumed the most majestic attitude she could. It was as one may imagine a fine three-decker of the old days turning her broadside, with sixty guns run out and ready for action, upon some puny foe, to show her that at a word she might be blown out of the water. Or it was what is called nowadays a demonstration in force.

The door opened, and Millicent Keene entered. Mrs. Abbot bowed slightly; then, without speaking a word, in a deliberate manner looked the new-comer up and down.

She did not for a moment attempt to conceal the object of her visit. Her offensive scrutiny was an open declaration of war, and the girl was welcome to construe it as such.

But what did the great lady see as she cast that hostile, but, in spite of herself, half curious glance on the girl who came forward to greet her unexpected visitor? She saw a beautiful girl of about nineteen; tall, and, making allowances for age, stately as herself. She saw a figure as near perfection as a young girl's may be. She saw a sweet calm face, with regular features and pale pure complexion, yet with enough color to speak of perfect health. She saw a pair of dark-brown truthful eyes—eyes made darker by the long lashes—a mass of brown hair dressed exactly as it should be. She saw, in fact, the exact opposite to the pictures she had drawn: and as Millicent Keene, with graceful carriage and a firm but light step, advanced towards her, Mrs. Abbot's heart sank. She had entirely miscalculated the strength of the enemy, and she felt that it would be no easy matter to tear a woman such as this from a young man's heart.

The girl bore Mrs. Abbot's offensive glance bravely. She returned her bow, and without embarrassment, begged her to be seated. Then she waited for her visitor to explain the object of her call.

'You do not know who I am, I suppose?' said Mrs. Abbot after a pause.

'I have the pleasure of knowing Mrs. Abbot by sight,' replied Millicent in a perfectly calm voice.

'Then you know why I have called upon you?'

The girl made no reply.

Mrs. Abbot continued, with unmistakable scorn in her voice: 'I have called to see the young lady whom my son tells me he is resolved, against his parents' wish to make his wife.'

'I am sorry, Mrs. Abbot, you should have thought it needful to call and tell me this.'

'How could you expect otherwise? Frank Abbot bears one of the oldest names, and is heir to one of the best estates in the county. When he marries, he must marry a wife in his own position. What has Miss Keene to offer in exchange for what he can bestow?'

The girl's pale face flushed; but her brave brown eyes met those of her interrogator without flinching. 'If I thought you would understand me, Mrs. Abbot, I should say that I have a woman's true love to give him, and that is enough. He sought me, and won that love. He asked for it, and I gave it. I can say no more.'

'In these days,' said Mrs. Abbot contemptuously, 'persons in our stations require more than love—that, a young man like Frank can always have for the asking.—Of what family are you, Miss Keene?'

'Of none. My father was a tradesman—He was unfortunate in his business, and has been many years abroad trying to redeem his fortunes. With the exception of an education which, I fear, has cost my poor father many privations, I have nothing to boast of. I live with an aunt, who has a small income of her own.—Now you know my history.'

Mrs. Abbot had soon seen that crushing tactics failed to meet the exigencies of the case. She put on an appearance of frankness. 'You are candid with me, Miss Keene, and it appears to me you have plenty of common-sense. I put it to you; do you think that Mr. Abbot, or myself can lend our sanction to this ill-advised affair?'

The girl's lip curled in a manner which was particularly galling to Mrs. Abbot. A tradesman's daughter, whose proper place was behind a counter, had no right to be able to assume such an expression! 'That was for Frank, not for me, to consider, Mrs. Abbot.'

'But surely you will not marry him against our wishes?'

The girl was silent for a minute. An answer to such a question required consideration. 'Not yet,' she said. 'We are both too young. But it, in after-years, Frank Abbot wishes me to be his wife, I will share his lot, let it be high or low.' She spoke proudly and decisively, as one who felt that her love was well worth having, and would make up for much that a man might be called on to resign in order to enjoy it.

It was this independence, the value the tradesman's daughter set upon herself, that annoyed Mrs. Abbot, and led her into the mistake of firing her last and, as she hoped, fatal shot. 'You are not perhaps aware,' she said, 'that the estate is unentailed?'

Millicent, who did not at once catch the drift of her words, looked inquiringly.

'I mean,' explained Mrs. Abbot, 'that my husband may leave it to whom he likes—that if you marry my son, you will marry a beggar.'

The girl rose. With all her practice, Mrs. Abbot herself could not have spoken or looked more scornfully. 'How little you know me, madam, to insult me like that! Have you so poor an opinion of your son as to fancy I cannot love him for himself? Did you marry Mr. Abbot for his wealth?'—Mrs. Abbot winced mentally at this question.—'Do you think I wish to marry Francis Abbot only for the position I shall gain? You are wrong—utterly wrong!'

'Then,' said Mrs. Abbot with the bitterness of defeat, 'I suppose you will persist in this foolish engagement, and the only chance I have is an appeal to my son?'

'I have promised to be his wife. He alone shall release me from that promise. But it may be long before he can claim it, and so your anxiety may rest for some time, Mrs. Abbot. I have this morning received a letter from my father. He wishes me to join him in Australia. Next month, I shall sail, and it will probably be three or four years before I return. Then, if Frank wishes me to be his wife—if he says to me: "I will risk loss of lands and love of parents for your sake," I will bid him take me, and carve out a way in the world for himself.'

A weight was lifted from Mrs. Abbot's mind. She caught the situation at once. Three or four years' separation! What might not happen! Although she strove to speak calmly as a great lady should, she could not keep a certain eagerness out of her voice. 'But will you not correspond during that time?'

'This was another important question. Again Millicent paused, and considered her answer. 'I will neither write nor be written to. If, eventually, I marry your son—if his love can stand the test of absence and silence—at least you shall not say I did not give him every opportunity of terminating our engagement.'

Mrs. Abbot rose and assumed a pleasant manner—so pleasant that, considering the respective positions of herself and Miss Keene, it should have been irresistible. 'I am compelled to say that such a decision is all I could expect. You must forgive me if, with my views for my son's career, I have said anything hasty or unjust. I will now wish you good-morning; and I am sure, had we met under other circumstances, we might have been great friends.'

Whatever of dignity and majesty Mrs. Abbot dropped as she put on this appearance of friendliness was taken up by the girl. She took no notice of her visitor's outstretched hand. She rang the bell for the servant, and bowed coldly and haughtily as Mrs. Abbot swept from the room.

But bravely she had borne herself under the eyes of her inquisitor, when the rumble of the carriage wheels died away from the quiet street, Millicent Keene threw herself on the sofa and burst into a flood of tears. 'O my love!' she sobbed out it is hard; but it is right. It will never be I know! It is too long—too long to wait and hope. Can you be true, when everything is brought to bear against me? Will you forget? Will the love of to-day seem but a boy's idle dream? Shall I ever forget?

(To be Continued.)

#### CO-OPERATION IN ENGLAND.

Montreal Witness.

Co-Operative association has in England become as established an institution as banking. Co-Operative societies, when mismanaged, no doubt often fail, but so sometimes do mismanaged banks. Most highly profitable occupations would seem to require an unremunerative apprenticeship, childhood has to run the gauntlet of childhood's diseases, and many a hazardous experiment had to be tried, and many a succession of losses had to be patiently endured before the conditions and limits of successive undertakings could be satisfactorily ascertained.

In some cases, of course, co-operation has had to struggle not only against a network of long-established business houses which choked its growth, but against the treachery of its natural rivals and enemies who, under the pretence of aid, secured a powerful influence in its management which they misused for their own ends. But, in spite of open enmity and the far more insidious attacks of pretended patronage and friendship, co-operative industries and co-operative stores have become a permanent and most important factor in the commercial and social prosperity of England.

This fact is set very plainly before us, beyond all gainsaying, by an interesting little book recently written and compiled by A. Dyke Acland and Benjamin Jones, the former a scholar of high repute in his university, the latter a practical organizer of the movement during the past eighteen years. The following is a brief account of the present state of the movement. The societies may be divided into three kinds: (1) Retail Stores; (2) Wholesale Societies; and (3) Manufacturing or Productive Societies. Of Retail Stores there are about 1,200, with about 640,000 members and \$30,000,000 share capital the sales of which annually are about \$90,000,000. These stores supply groceries, bread, meat, coal, drapery, &c. The method of dealing of nearly all of them is that known by the name of the Rochdale system. Goods are sold for ready money only, the ordinary market prices of the district are charged, the profits (which arise mainly from ready money dealing) are ascertained every three months and divided in proportion to the purchases of each member at an average rate of from seven to twelve per cent, so that if a member spends \$3 a week only at the stores a dividend of \$15 might be assigned to him. All members of the societies must become shareholders to a minimum amount fixed in many cases at \$5 and from this limit varying to \$25. This they can do in most societies by letting their dividends accumulate without paying down more than twenty-five cents at first. One member may have \$1,000 in a store, but not more. Interest at the rate of five per cent. is given on all shares in the society. Societies thus become large savings banks.

The Wholesale Societies are two only in number, one in England and one in Scotland. They are in fact federations of the stores which elect their managing committees. The great societies have buyers in various parts of the world and supply the needs of those stores which deal with them. The sales of the English society are about twenty-two million dollars annually, and of the Scotch society about seven and a half millions, so that these two establishments supply about one-third of the goods purchased by the stores.

Thirdly there are about twenty two manufacturing societies and five federal corn mills. The corn mills do a business of about \$6,500,000 a year and the other productive societies a business of about \$1,200,000.

The total business done by these workingmen's societies in the last twenty years has been more than twelve hundred million dollars, and the net profits of this business have been about a hundred millions, nearly the whole of which has gone into the pockets of the working classes.