

money on chance. Did Mr. Jones tell you, when he recounted the gains of stock-dealing, what its losses were? Did he detail to you the long black list of ruined men, of suicides, of defaulters for whom this business is responsible? I don't think he did. Speculation is the refuse of the lazy, the discontented, the dishonest, the self-indulgent, the extravagant, and the greedy. Do you want to be classed with any of these? God did not say to Adam, when he sinned and lost his first estate, that he must take his chances in the outside world; that would have been a curse indeed! No; he was set no such task. Work for bread was his penalty, and, like all our Father's chastisements, it was a disguised blessing. Work for what you need and want, my boy; and take the healthy innocent enjoyment in it that honest work brings. But believe me, Jack, much as I love you, I would rather see you working on the road with shovel and pick than see you in the stock exchange making millions of money by speculation.

"Besides all this, you are a Christian man, bound by your solemn public profession to follow Christ as your Captain and King. What would He say to a mode of money-making that grew on the losses of others, as a toadstool grows on a fallen and decayed tree? For every gain you make in this way is some other man's loss. And have you any right to destroy the usefulness or the life of the body dedicated to His service in the excitement and anxiety of a speculator's life?

"Now, my Jack, you will very naturally say that all this does not refer to your trying to double up a hundred dollars; but it does. That is the first step, and the very excitement you show about it proves that it is like the first dram, a beginning of that down grade which leads into the very jaws of death. My dear boy, I have said very little to you about the constitutional tendency in your case to unnatural excitement, both mental and physical. It is a dreadful inheritance which is not your fault; but there is all the more reason that you should manfully resist it. Strength is one of the results of conflict, and unless you want to make shipwreck of faith and character you must fight, and fight the beginnings of evil, its first temptations. I say again, 'Quit yourselves like men, be strong!'

"This is the longest letter I ever wrote you, Jack, but I am in an agony for you, my boy; and I go from this letter to God, to ask Him who is mighty to save, and who once rescued 'the only son of his mother, and she a widow,' from the grave, to rescue my only son from spiritual death.

"Think it all over, Jack, and then write to me.

"Your very loving MAMMY."

Jack read this long epistle with very mixed feelings at first. His pride was hurt at the idea that he could not do what he would with his own, for he did not reflect that this sum in the savings-bank was the result of his mother's self-denial of many a little thing, for which use he had sent her his superfluity. And then, man-like, particularly like a young man, he thought she had made a great fuss about a small matter. He felt disturbed and chagrined, but he resolved not to answer her at once.

It was a habit with Manice never to answer a letter of importance, or one

that stirred her feelings much, till she had a night's sleep. The evening Bible reading, the prayers of night and morning, the rest of sleep, all calmed her mind and strengthened her soul. She had trained her children to the same practice, and now Jack found its use. As he lay in his bed, still perturbed about this matter, but more tranquil than at first, there came into his mind certain verses of Scripture about the uses and dangers of wealth, of making haste to be rich, of the love of money, of Christ's poverty and patience, of the apostolic warnings to the churches in the epistles, and he could not but see that all trended toward his mother's position, all seemed to be in unison with her words. Gradually he recognized that her wisdom was from above, her voice the echo of the Master's, and he fell asleep in the rest of submission, and in the morning sent her just these words:

"DEAR MOTHER: I won't! By the help of God I never will.

"Your thankful JACK."

He would have been rewarded for a greater sacrifice could he have seen Manice's upward look of gratitude, or heard her whispered thanksgiving as she laid the letter away in her Bible against the record of Jack's birth. Not six months after he had cause for an equally fervent thankfulness on his own account. Augustus Jones made an unfortunate speculation, and not only lost all he had gained, but, in a desperate effort to recover his losses, plunged deeper into the stormy sea of stock-broking, took money from the bank—borrowed it, as he phrased it—that is what Lew Denning called it too—and, after all, lost again, lost not only his money, but his character and his position. He fled to Canada, and his wife went back to her father's house: she had cared for what Augustus could give her rather than for him. So in due time she obtained a divorce, her gay dream of pleasure being over, and is of no further concern to this history.

Augustus drives a public hack in Montreal, and only wishes he had stolen enough money to enjoy the good things of this life in that "foreign" country, as plenty of his fellow-sinners and compatriots do. Perhaps he will learn before he dies just what the pleasures of sin are; and what is the real meaning of that little book so sweet in the mouth, so bitter in the digestion, that St. John tells of.

But now Jack had become a man in reality. He was of age, was made a voter, had a class in Sunday-school, and was Secretary of the Young Men's Christian Association to which he belonged. He began to consider society a real pleasure, and, thanks to Mr. Gray, he had introduction into that which was agreeable and respectable.

He made a good many calls, and being a bright, pleasant, honest-faced young fellow, was frequently invited out to spend the evening at places where there were small parties.

Of course, he met many young ladies, some whom he liked more than others, but none who really deeply interested him. Manice's son had a high, if unconscious, standard of what a woman should be, and none of the girls he saw could bear a comparison with his mother and sisters. There were good girls and lady-like girls among them, but in the society of men they did themselves

great injustice, for they were so eager to attract and please that they put on a thousand airs and graces which were absurd.

Jack expounded his opinion of them at some length to his sisters when he went out to Danvers for his yearly vacation.

"O Nan and Ally," he said, as he swung idly in the hammock, and, with half-closed eyes, watched the girls at their sewing, "how glad I am you haven't learned to handle your eyes, like the B— girls!"

"Handle our eyes!" exclaimed Anne.

"Yes; that's what they call it."

"How do they do it?" laughed Alice.

"Ask me if—well—if I'll have a glass of water, and I'll show you."

"Mr. Boyd, will you have a glass of water?" said Anne, demurely.

"O thanks, yaas, if it's not too awfully much trouble," and Jack bent his head to one side, gently closed his eyes, and opened them with a forced expression of shy modesty that made the girls scream with laughter.

"Then here's another way they do," and Jack looked at his sisters in a sidelong manner, dropped his lids, gave a shy look the other way, and put on a simper that overpowered Anne and Alice utterly. They laughed till they cried.

"What do they do it for?" gasped Alice, when she caught her breath again.

"O, they think it is pretty; that the gentlemen like it!"

"Do they?" asked Anne, dryly.

"Like it! If those girls could only hear 'em poke fun at it! There's one girl whom all the fellows call 'Eyes right.' She's rather pretty, and she thinks she is a great beauty; but you just ought to see her roll her eyes up like a dying duck, or drop the lids as if they were hatchway doors, or look askew, the way I did, or shut 'em when she speaks whenever there's a man 'round. It is too ridiculous! If she'd look out of her eyes straight, and speak in her natural voice, and be jolly and straightforward, she would be a bright, pretty girl. As it is, she is an absurd idiot, and only a laughing-stock to the very ones she is so anxious to please."

Mimy, who was dusting the parlour that opened onto the piazza, had heard all this through the window. The girls and Jack knew she was there, so her eye-dropping was innocent, and she put her head out now, and said,

"Seems as though you don't make no great fist at sweet-heartin', Master Jack, to be talkin' so onreverent about girls."

"That's so, Mimy. I don't see anybody so good as I've got here. What do I want of a sweetheart when I have mother and Alice and Anne? I don't see anybody that can hold a candle to them."

The girls got up with mock dignity, and executed two old-fashioned "curtseys" (were they not originally "courtesies?") at him, and solemnly said, "Thanks, me lord, for your kyind approval," much to Jack's delight.

"Well, you'd better kurchy to him. 'Tisn't every day folks get a tell like that," went on Mimy, brandishing her duster emphatically,

"But don't you boast too much, my young man; Miss Right haint come to town yet. When she does, you'll go down like a nine pin, now I tell ye! You're just the one. But for the land's sake, do look before ye leap! It's one

thing courtin' a girl and bein' bewitched an' beset about her, and another thing to be married up to her and exper'ence all her up's and down's; that you didn't so much as guess at before all your nateral life. Set the one that you think you've got to have, whether or no, along-side of your ma; that's the way. I don't say 't any girl can be jest like her, beshooshemay! It takes time an' patience to make a mulberry leaf satin, but you want to make sure 'tis a mulberry-leaf you've picked an' no other. A mullein-leaf won't so much as make brown crash!"

Jack laughed for answer, but there came a time when Mimy's homely wisdom returned to him as a sort of moral shower-bath, and braced up his soul to say to itself the watch-word of his life with desperate emphasis.

Soon after Jack returned from his vacation, he found himself promoted to be teller, vice Augustus Jones, fled to parts unknown, afterward known to be Canada.

One day as he was writing at his desk the heavy door of the bank slowly opened, and there entered a figure that seemed to Jack something between a fairy and an angel. Really, it was Miss Jessica Blythe, the daughter of the president of B— Bank, the Hon. Solomon Blythe, once mayor of B—, twice United States Senator, and now bank president and millionaire. No wonder at the prefix to his name.

Mr. Blythe was in the directors' room ostensibly conducting important business all by himself—actually reading a New York morning paper.

Miss Jessie had been in Europe for the last five years, four of them passed at school in Paris, the fifth travelling with her mother and her grandfather all over Europe.

She was a remarkably beautiful girl, and many another youth besides our Jack had considered her, for a time, a supernatural being.

Her hair was soft and bright, and rested on her low white brow like the crinkled golden fleece of the witch-hazel's blossom; her eyes blue as the turquoises on her satin-white fingers. Her features were regular, her figure slight and graceful, her dress faultless in taste; and as she glided across the dingy bank floor to the room where she knew she should find her father, and get her empty purse refilled, no wonder Jack was dazzled!

The sweet ring of a girlish voice, the ripple of girlish laughter from the directors' room, deepened the impression Miss Jessie had made on the young teller.

He made inquiry of Frank Sherman, and found out who she was, and from that hour Jack's dreams, by day or night, were haunted by the beautiful face of Jessie Blythe.

Had "Miss Right come to town?"

(To be continued.)

WHAT IS HOPE?

A LITTLE girl was once asked: "What is hope?" She smiled, and answered: "Hope is like a butterfly, if we could see it; it is a happy thought, that keeps flying after to-morrow."

"No," said another little girl, "my hope is not like that. It is a beautiful angel, who holds me fast, and carries me over the dark, rough places." Which was right?