

"That is your irrevocable decision?"

"It is."

"Then I must save you the trouble of recalling them, by rendering them utterly vain and futile. Sir William, I have learned that to-day which has shaken my faith in the whole commercial world, and which, doubtless, you too will learn in very good time. I know your reason for rejecting my suit. You do not wish to part with Helen Conway's property. You cannot part with it."

Sir William Mansfield started from his seat, swiftly bolted the door of the apartment, and with a terrified stare confronted his visitor. His face became almost livid, and his lips ashy white.

"What do you mean, Frank Evelyn? You are trifling with me."

"Judge for yourself, Sir William, whether I am trifling. Your conscience will absolve or condemn you on your just merits."

"Explain, explain!" said the banker, sharply.

"It is my turn to refuse, Sir William. I shall withdraw the whole of my deposit, close my current account, and—I must also trouble you to send the title deeds of my estates in Devonshire and my Mexican bonds to my solicitors before four o'clock this afternoon. I will now wish you good morning, Sir William. Perhaps we meet again."

And Frank Evelyn coolly unfastened the bolt of the door, and walked out of the banker's room. The moment he had gone, Sir William went into the outer office, and gave instructions that Baynes, the manager, should come in to him the instant he returned. It was an anxious time for the banker—that which elapsed between Evelyn's departure, and Baynes's return from the business on which he had been despatched, and he paced continually up and down the room, muttering to himself:—"What can he mean? What can he know?"

But Baynes presently re-appeared, and he turned sharply to him.

"Have you succeeded, Baynes?"

"I have, Sir William."

The banker gave a sigh of relief.

"By the way, where are the title-deeds of the Evelyn estates?"

"Mortgaged—six months ago, Sir William."

The banker uttered a groan of terror.

"And the Mexican bonds?"

"I sold them to-day."

"Go, Baynes; that will do." The banker uttered a low cry of anguish, terror, and despair. "My God!" he cried, "I am a ruined man!"

CHAPTER III.

The scene which ensued at Mansfield Hall, on the banker's return home, was such as to cause the utmost consternation and dismay, both to his wife and ward. For more than an hour he lay upon a couch almost insensible, muttering, however, from time to time, incoherent remarks, in which the names of Frank Evelyn and Helen Conway were strangely prominent. But to all the entreaties of Lady Mansfield that he would speak to her, and tell her the nature of his trouble, he replied only by a vacant, terrified stare, still again and again muttering the name of Evelyn, sometimes in threatening tones and with threatening gestures, at others in the sad and anguished accents of despair. It was plain that some terrible misfortune had overtaken him, which had prostrated both strength and energy, and clouded for the time the intellect which had once been so keen and penetrating.

But how to get at the key to the mystery, Lady Mansfield knew not. The more she endeavoured to rouse her husband from his torpor, the more settled and alarming became the symptoms of prostration. The doctor being called in, pronounced the case to be entirely beyond the range of his skill; to be the effect of some fearful mental trouble, the result of some sudden and unexpected shock. The only thing that he could suggest, was that the banker should be got to bed as soon as possible, and that nature, overtaxed and shaken, should be allowed quiet and repose for the recovery of its energies. In accordance, then, with his advice,

the banker was carried to his room, and after a somewhat restless night, awoke in the morning, still much depressed and agitated, but able to answer the questions that were put to him. His first request was that Helen should come to him; and in spite of the endeavours of Lady Mansfield to dissuade him from too soon taxing his returning strength, he persisted in his determination to see his ward. As soon as he had gained his point, with a surprising show of alacrity he dressed himself, and walked with a firm step down to the library. There Helen Conway was awaiting him.

"Helen!" he said, with a forcible effort at composure, as soon as he had closed the door of the apartment. "I have much—very much to say to you. Will you listen patiently?"

She came to the spot where he was standing, and with tears in her eyes, said: "My father, I will—"

But he stopped her instantly.

"Hush! not that word! I have, indeed, but poorly supplied the place of the noble parent whom you have lost."

"No! oh! no! do not say that," answered Helen, alarmed at his vehemence.

"Yes," he said, in a tone of fierce determination: "It is all over now. The die is cast! and I am a ruined man. Helen, you must listen—patiently."

"I will," she replied, growing more and more alarmed.

"Helen! tell me about this affair with Frank Evelyn. You love him?"

"I do, indeed."

"And he loves you—truly, and as you deserve?"

"Yes! oh! yes!"

"And he would marry you—even if you were not the great heiress that you are supposed?"

"Frank will be true through everything."

"Then, I will tell you all, Helen: all!" he repeated, in a loud tone of voice: "And you will promise to forgive me for the injury that I have done you?"

She leaned her head on his shoulder, and spoke with some difficulty:—"There is nothing to forgive. But you do not know, Sir William, how I love Frank. Do not—do not part us."

"It is beyond my power now to do anything—for good or for evil. I am a helpless, downcast, shattered man. I am in your power: at the mercy of you and Frank Evelyn. It is a bitter day, indeed, when I must speak like this. But the story must be told, and I would sooner tell it you. There is a long chapter of wrongs and injuries. But my day is past; my pride is gone: and I must make the small reparation or atonement that may yet be in my power; even if everything be not too late."

These wild words thoroughly confused and unnerved Helen, and she listened, in trembling silence, as her guardian continued—"Helen! you once had a large fortune—committed to my trust. I have shamefully betrayed that trust; Helen, you are penniless. I have said it now. Can you ever forgive me?"

"Is that all your trouble, my father?" she said: "I care not for my money. You were welcome—more than welcome to it, if it could be of service to you."

For an instant he gazed with wonder upon her lovely face.

"No! no! Helen," he said: "tell me you forgive me. If I could but hear your forgiveness, I would bear the rest."

"From the bottom of my heart, and before Heaven, I wipe away all thought of my loss. Do not—pray do not, let that trouble you."

"Noble, generous heart!" muttered the banker, and then:—"But there is more. I fear I have done that to Frank Evelyn which he never can pardon. Now, Helen, you see my reason for wishing to stay your marriage. Your fortune was gone. I hoped in time to get it back; then I would have furthered your every wish."

"I will telegraph to Frank. He will come directly at my calling. Will you trust me to speak to him?"

"I place myself entirely in your hands."

Helen Conway lost no time in despatching a message to Frank Evelyn; nor did he delay to

obey her summons. But when he arrived he was surprised at the state of agitation in which he found her. The communication which Sir William Mansfield had but just made to her, was indeed of a nature to unnerve even the strongest mind. She could not fully understand the extent of the calamity which she had that morning learned. And she knew that it was something fearful and terrible; and she scarcely dared to think how it all would end. She knew Frank's nature was hot and hasty, and she feared that he would be terribly outraged at what had passed. But she trusted in some measure to her influence with him, to soothe his feelings and mollify his indignation.

"My darling," he said, "I have come instantly at your bidding. But what is the cause of these tears? I have seen Sir William, and I have told him what I have discovered. He was little prepared for my revelations. Helen, what is to be done? He has ruined you; and he has gone some way towards ruining me. We must not be parted. He cannot wish to part us now."

"Frank, I know all. Sir William has told me everything. Oh! if you could but see him now, I am sure you would feel for him. He is so terribly fallen—such an utter wreck of his former self."

"Helen! I cannot forgive the way in which he has wronged and injured you. For myself, I care not. But that he should have robbed, and defrauded the child who was so confidently intrusted to his honour, that can never be forgiven. He must reap as he has sown."

"Frank!" she cried, clinging to him with an almost convulsive gesture. "Oh! unsay that, for Heaven's sake, unsay those cruel words. For my sake, Frank, do not speak in that angry tone! You terrify me, so that I scarcely know what I do or say. Spare my father!"

"Father!" he answered, indignantly, "does he dare to usurp the name of one to whom he has played so villainous a part?"

"Frank, for my sake, you will not refuse me!" and she looked up into his face appealingly.

For more than a minute—a minute full of agony for her—he did not speak. Then he said:—

"Helen, you have conquered! I forego my vengeance on this man, even though I fear I am wrong in doing so. But, Helen, you must come away; this is no place for you."

"God bless you, Frank!" she answered. And that was all she could say, for her feelings completely overpowered her.

"You must come away, Helen."

"I will go to the end of the world with you, Frank; but you will let Sir William see you. You will tell him that the past shall be forgiven?"

"No, Helen; not even for you can I do that. I cannot trust myself face to face with such a man. You may tell him; and tell him also that you must leave here this very day, this very hour."

The next day Frank Evelyn and Helen Conway were married by special license; and at once departed for the Continent. By the kind intercession of his wife, Frank was induced to surrender all claims upon the banker. And after some little time, Sir William, a reformed man, and with the bitter lessons of experience fresh in his memory, contrived, by dint of persevering industry, to retrieve his position. He has restored to Helen the greater portion of the fortune which he had appropriated, and Frank himself even is a believer in the integrity which, though late, has nevertheless entered into the character of the once reckless and unscrupulous banker.

MARK SHATTOCK.

THOUGH death is before the old man's face, he may be as near the young man's back.

Two lovers, like two armies, generally get along quietly enough till they are engaged.

Old fools are more foolish than young ones; they have had much longer practice.

To ANAD Paradise was home. To the good among his descendants, home is paradise.