

decided upon coolly, but under pressure and excitement, was of course an extreme one involving a radical change. Before the next evening he had writs out, and in the hands of a sheriff against a dozen of his leading debtors, and he intended to make out other accounts as soon as he got time and commence the new year with a financial policy of unrelenting sternness. Like all other resolves made upon an impulse, this of Jake Millbank's was liable to be changed ere the new year was entered upon. Two days afterwards the Rev. Mr. Mildmay called in, and after drawing a touching picture of the trials, struggles and misfortunes of one of the men Jake had sued, he offered to personally guarantee the debt, if suit could be withdrawn, and some further extension of time allowed. Of course Jake could not resist such an appeal, and he had only shaken hands and parted with the reverend gentleman, when a little slender figured young girl entered the store, and after looking earnestly at him with a pair of lustrous but appealing blue eyes she said softly, "Mr. Millbank, I am a daughter of William Halton, and you have, I believe, taken legal proceedings against him for the recovery of what is your honest dues. Is there no way to stop these proceedings but by paying the money you ask, Mr. Millbank?"

"None I am afraid Miss Halton," said Jake, although his heart flatly denied what his lips uttered.

There were tears in the appealing blue eyes as the girl replied, "my father was always considered an honorable man, and my two brothers I believe are, but they cannot pay, when they do not have what to pay with. We have had many a struggle these past two years, but we hoped to pay you Mr. Millbank, and calculated upon payment of quite a sum from Mr. Ponsonby Neville to do so. My father and brothers worked hard for what that man owed them, but they will never be paid for it now. Once more I ask you Mr. Millbank, can you not withdraw that suit, and prevent a judgment being given against a man, who never had one against him before. Time is all he wants to enable him to pay you."

In a quick sharp tone Jake replied to this entreaty, "I did not know your father, like myself, was a victim to that polished rascal Neville." He paused a moment then added, "I will withdraw the suit Miss Halton, and tell your father his account is open here yet."

The girl stood with her breast heaving and eyes filled with tears, and there was likely to have been a scene, had not Dr. Sawbones and another party entered, and upset all the sentiment of the occasion, and compelled the girl to leave with only muttered thanks.

Straight faced business men may say Jake Millbank was a fool to let a girl's tears upset his business calculations. But talk is cheap. The most rigid commercial martinet may remember when a pair of pretty appealing eyes have drawn forth a subscription for the conversion of Turks, Moors or heathens of the New Hebrides, when a sermon from a bishop would not have brought out a cent for a similar purpose. A pair of bright eyes are powerful magnets drawing towards generous acts, and when they are filled with an outflow of tears, the man is little short of a fiend, who can resist their influence.

Thus it was with Jake Millbank's suits against his debtors. A stern impulse dictated them, and generous impulses terminated them in some instances, and in others he realized the truth of the proverb, "Sue a beggar and catch a louse."

CHAPTER IV.

THE ASSIGNMENT

The man who works his way through life by physical labor has but little conception of how mental work wears a man out in a physical sense, and any one who could look at the haggard careworn face of Jake Millbank during the month of January 1885, would scarcely recognize the hearty rugged young man of the preceding spring. He felt that business was going against him, and he was almost led to think that fate had formed a conspiracy for his ruin. The fourth of February with heavy business obligations maturing was ever in his mind, even in sleep it was uppermost in his dreams. He could not see how he was to tide over that approaching test. Mr. Ponsonby Neville had brought him not only a loss of that gentleman's account, but quite a little knot of Jake's other customers, poor but honest farmers lost heavily by the aristo-ratic fraud, and had to get their bills in his, Jake's, books carried over. He had taken horses in payment of some debts, and had half a dozen he was unable to sell, standing in his shed idle and eating their heads off. The mortgage company also presented a bill of some three hundred dollars, the cost of foreclosure and transfer of the Whitman farm, including one year of interest on mortgage, and three years insurance on buildings, a matter which had been overlooked, when the farm deed was made. In this respect mortgage companies deserve credit for the complete manner in which they do busi-

ness. They never risk money on uninsured property, and while they never look for a dollar their agreement does not call for, they are careful to make all agreements safe ones on their side, and as far as possible safe to their customer, although his payments may at times become very inconvenient as well as burdensome. Prompt payment had to be made or lose the farm, which with ninety odd acres ready for seed in spring was too valuable to let go. Jake paid the money and got his deed, but it was the proverbial last straw, and he was the camel financially. His heart sank within him as he laid away the deed of the farm.

How he was to succeed in pulling through the fourth of February was now beyond his comprehension. Besides among the creditors then to be appeased, were several new ones in the east. His first creditors had not pressed him to buy goods for the last fall trade, and irritated a little at their coldness, he had bought freely from several new houses. The bulk of his obligations on the fourth were to firms which had never handled a dollar of his money. He could not ask extension of time from such. What was he to do? Write to his brothers, who he knew could swing a few thousand dollars of ready funds at any moment. His pride would not let him follow that course. Well, he thought, I will consult Slickmouth, for I must acknowledge he is sharper witted than I am.

That afternoon he unbosomed himself to the machinery agent, who, after he had heard his state of affairs, and anxious state of mind, gave a guffaw of a laugh, and said, "Jake, you're the same kind of a sucker I was fifteen years ago. I busted them and lost all I had, but if I had to do it again, I'd manage it differently. Now Jake, you stop your sweating about the fourth of February, and let some of the fellows who hold the notes against you do some of it. You have had your share of it. Just you get what think you can in your mit and hang to it until you get things arranged, so that you can pull through. As to the notes, just pay no attention to them. Don't write about them, but let your creditors do the writing. If I had done that fifteen years ago, instead of working myself crazy about the good of creditors, who cleaned me out like a nest of rats, I could have forced a settlement, that would have put me solid on my feet again. That's my advice for the present, and if any of your creditors get ugly, tell me, and I'll give you another wrinkle or two, that will make them squint around before they try to hurt you very much," and as the machinery agent concluded he grabbed a cigar and made for the front door calling out as he emerged "Harry" "Harry" a passing farmer, who was forced to stop and reply, although it was evident he would rather not have met Mr. Slickmouth.

Bad advice is too often followed in preference to good, and Jake Millbank with no good advice to counterbalance the evil council of Slickmouth, concluded, but with reluctance and grave doubts in his mind, to adopt it in some measure. He had no alternative that promised any relief, except write and give his state of affairs to his relations. He did write that night to his oldest brother Arthur, but he did not state plainly his business difficulties. He stated among other things, that his health was not as good as he would like, and that on the fourth of February he had obligations to meet, which would take his best efforts. This satisfied his misgivings somewhat, as it was a kind of compromise between an open manly course, and the crooked one advised by Slickmouth. Besides if the machinery man's scheme did not go right, the first step was made towards an appeal to his brothers.

The fourth of February came around, but Jake Millbank had not escaped the worry or sweating as Slickmouth called it. His notes he allowed to go unhonored and unnoticed, but it had a terrible effect upon him. He had never disregarded a business obligation before, and all that day and for several afterwards he was nervous and restless. Then a letter came from his brother Arthur. It contained advice to take better care of his health, and not fail to apply at home for financial aid, rather than let any dishonor be attributed to his business reputation. "Remember" said the letter, "Our father never had a dishonored business obligation, and we must not allow a shade to go on his record, now he is gone."

This last sentence brought the tears to Jake's eyes, while it penetrated his heart like a barbed weapon. He was dazed and unable to form a resolution of any kind, and was in this state for four days, when he was suddenly awakened from his stupor, by the delivery of a writ the perusal of which showed, that one creditor meant no trifling. It was useless longer to hide matters. That day he wrote his brother telling him he failed to meet his payments of February fourth, and was sued for \$300, by one creditor. He must he said have prompt relief. He also wrote to another creditor in Winnipeg, one he had done business with from the start, and who had been not

only lenient, but kind to him, and informed that party of his being sued. Two days afterwards that creditor was in Jake's store, and after looking hurriedly into his affairs advised him to assign in trust, making the creditor himself assignee. Jake took the advice. The papers were made out and he signed them. The Winnipeg creditor left for home the same day leaving Jake in charge of the store to carry it on for the benefit of the creditors, and promised to send up an experienced clerk, to aid in taking stock and preparing a statement for a meeting of creditors. He was not two hours gone, before Slickmouth called in, and on hearing the news from Jake gave him a scathing lecture for being such a sucker. He expounded a far wiser course to his listener, but as an assignment was actually made at that time, it would not be of any value here to give the readers its details.

That evening Jake felt better than he had for two weeks. He had veered round to something of an honest course once more, and that gave some satisfaction. The worst had come and the dreaded crash was reached. Still he felt nervous and restless. He had no appetite for food, and had eaten scarcely anything for several days. A dizziness came over him at times, and he had a wild throbbing at the temples. He went into a neighboring drug and stationery store and looked at the books. Some light reading might divert his mind from unpleasant thoughts. He picked up a book from the counter. It was a book of poems. A prose romance would suit him better, but before laying the first volume down some lines in the opening pages caught his eye, and for a few moments he gazed intently at them. There was surely something peculiarly attractive in them. He looked at them again and read in an undertone:—

"The man who seeks one thing and one thing alone,

May hope to attain that, before life is done:

But he who seeks all things, wherever he goes,

Only reaps from the hopes, which around him he sows

A harvest of barren regrets."

Jake walked moodily to his own store and entered it. He wanted some quietness, but did not long enjoy such, as Dr. Sawbones entered hurriedly followed by Sam Slickmouth, and informed him that he had just set in splints the broken arm of a little boy, the result of a knock down the urchin had received by Jake's setter bitch playfully jumping on him. A gun and ammunition belt hung in the store, and the poor dog would soon have been out of trouble, had not Slickmouth begged a reprieve, and the possession of the canine, both of which were fully granted. A month before that the bull terrier had met a sudden death for attempting to tear the udder off a passing cow, so that now Jake was free from possessing anything likely to bring up his remembrance Mr. Ponsonby Neville.

His visitors left him and with lights blown out, he sat in the dark and pondered over the strange lines read in the poem. "One thing and one thing alone" he muttered. "Aye there's where I've missed it. I have dabbled in everything. Over a thousand dollars sunk in a farm, another thousand more in horses now eating their heads off, and over another thousand in other useless and unsalable truck. With these resources in hand now, I need not have assigned, although I have been a fool in giving credit. There is the key note of all my blunders and misfortunes." Such was the tenor of his soliloquy, and such was the theme of his nervous dreams during the few short periods of sleep, he managed to get that night.

For a few days Jake Millbank had plenty of sympathizers in his business troubles, and probably more pretended ones. The Rev. Mr. Mildmay wasted some pious council on him, for which he possibly was not sufficiently grateful, and the blue eyed daughter of William Halton slipped into the store, and with a warm nervous grasp of his hand and a face full of sympathetic truth, told her sorrow for his misfortunes. Mr. Smith the experienced clerk who was to help him to take stock arrived, and got to work at once. Two days later his brother came also, and to him Jake made a full statement of how matters stood, which he concluded with the statement, that he could see clearly where his mistakes commenced and what was the foundation of all his blunders. His haggard look and nervous manner frightened Arthur, and at the same time checked any word of chiding he might have for his foolish young brother. Promptly he instructed Mr. Smith to cease stock taking, as all he wanted was a list of liabilities, that each creditor might be paid one hundred cents on the dollar. Two days later he left with this list in his possession to see the assignee in Winnipeg, with whom after his arrival there, he arranged the payment of his brother's creditors in full, one third cash down, one third in six, and one third in nine months from that date, he to be security for the two last payments.

With the return of Arthur Millbank from Winnipeg, came the news of a half-breed and Indian rebellion in the