

## THE WINSTALLS

OF  
NEW YORK

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## A TALE OF LOVE AND MONEY

BY  
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## CHAPTER V

## THE LITTLE WOMAN AT HOME.

Mr. Erwin lived in a small but cosy house on Pine street, and had lived there since their marriage. There were times when Mr. Erwin's circumstances seemed to justify their removal to a larger house and a better locality, but his income being so uncertain, they were slow to make any change. Besides, they had become attached to their home, and as both preferred comfort to style every contemplated change was indefinitely postponed.

Miss Erwin, like her husband, was of dark complexion, fair height and moderate stoniness. While her features were all good, her greatest charm lay in her lustrous brown eyes. She was fairly, but not highly educated. What she wanted, however, in education she more than made up in spiritual vision which discerned between right and wrong with rare intuitive insight. As she had no children her love centred all the more strongly in her husband. And she had kept her youth well. She had a simple and natural good taste in her dress which ever gave her a youthful charm.

As hinted before, she never enjoyed Mr. Erwin's business life. She had never swerved from her high ideal of being a true help-mate to him in the ministry. She regarded his business as the main barrier to the attainment of their life's high purpose; therefore she did not like the business. And not only so, but the business in itself was of very doubtful morality in her eyes. She never could quite see how a business that produced nothing could be right. This buying and selling of stocks produced nothing. It simply took from one and gave to another. What one gained another lost. How could it be right to live solely on the misfortunes of others? And how could it be right to buy and own a thing one did not want, but simply held it for a higher price? And then the ambitions that were fostered and the hearts that were broken, by this habit of speculation! Such were some of her views. They were not quite clear cut and definite; but in her heart rather than in her head, she felt that something was wrong, and she longed to see it righted. Many a friendly debate she had with her husband on these points, but without any definite conclusion being reached. However, as Mr. Erwin knew his wife's mind and heart so well, he had no misgivings on her account about taking in his new resolve. He knew she would be with him heart and soul. Therefore it was with a happy heart and a buoyant step that he went home to her with the welcome news.

She noticed his changed appearance and manner the moment he entered. "Oh, Albert," she said, putting her hands on his shoulders, and looking steadfastly into his eyes, "Has something good happened? Tell me what it is. I heard it in your buoyant step; I see it in your earnest eyes. Have you made some happy change? Have you taken some new departure such as we have often spoken of? O, my love, tell me I am not deceived. Has the happy day come at last?"

The husband took all this questioning in silence, for he really did not know what to say. It was a joy to bring his wife the good news, but now that he was with her he did not know how to begin. But now she had opened the way. Taking her in his arms, and kissing her tenderly, he said, "Yes, my love, the happy day has come at last. At least it is the day you have so long prayed and waited for. But come, sit down, and I will tell you all about it."

The look that lighted her expressive, spiritual eyes fell upon him as a benediction. If there had been any hesitations as to the course he had taken, that look would surely have dispelled it. In his heart he knew that what she approved was generally right. She might not be strong in her logic; he had worsened her many a time in argument; but her heart, he instinctively knew, was often a safer guide than his head.

"Now," said he, "I suppose you did not notice that I was unusually thoughtful and preoccupied for some weeks past."

"O, yes," she said, "I did notice it, but I thought if there was any kind of heaven working in your heart it was better to let it work silently. Besides, I knew of that large venture you had made, and I knew that talking about it would only keep you more engrossed with it."

"Well, you were right about the heaven," he said. "You might think it strange that after all these years in business I could not settle quietly down to this as my proper sphere of life. But I really could not, or perhaps should say, was not permitted. I would have some long spells of quiet, and then the question of the ministry would come up again, and claim to be considered. But, as you know, whatever attention that question received there was no change in my life. So the question would retire into the shade, and I would go on as before. But the question would come back, and it came back oftener of late, and with more persistent demands for a hearing. Ah, it does seem that nothing is settled until it is settled right. So the crisis came last night. There is something that led up to it I will speak of after. But the crisis came last night at Mr. Winstall's. In the silent hours I had it out with my conscience and my God. Thanks be to His name, He gave me the victory. I resolved by His grace utterly to renounce this business that you always regarded as a barrier to my true vocation. I resolved, too, even at this late day, to give myself to the ministry, trusting to Him who openeth and no man shutteth, to open some door where I may enter—oh, so late—yet I hope not too late even yet."

As he finished this account his voice broke into a sob. But the faithful heart of his wife did not fail him now. Her sympathy, love, appreciation, gratitude, joy, were all stirred to their depths. While her eyes overflowed with tears she rushed to him and flung her arms round his neck.

"Oh, I am happy now," she said. "Praise God for this glad day. No, you are not too late. I feel it—I know it. God will open the door. You are young yet. You have done right. Let us no more regret the past, but turn hopefully to the future. If we should

beg our bread together I shall never regret this day. But we shall not beg. Our God shall supply all our need."

Erwin was greatly touched by this spontaneous outburst of love and devotion. It gave him a new discovery of his wife's depth and constancy. When he recalled the patience with which for twenty years she had borne his mistake and crime, and now realized what that must have cost her, it came upon him as a revelation. But he said nothing of that now. His wife's last remark reminded him that there was another story yet to tell.

"Ah," he said, "I had almost forgotten. What you said about begging reminds me. As usual, you are right again. We shall not beg; at least not for the present. You are aware of the venture I had made. I put every dollar I could raise into those stocks—an insane thing for any man to do. Well, the price went up a little and I might have sold to advantage. But I waited, hoping for another advance; but the price went down, and then down again, and still lower down till it meant almost ruin. Yesterday I met Winstall!—shall I say by accident? No, but through a gracious Providence I was on the verge of hopeless bankruptcy. And what do you think he did? You know he never took the risk of giving any man a loan except such an amount as he was willing to write off as a loss. Well, to pull me through he volunteered to advance me twenty thousand dollars without security, to be paid when I would be able. What do you think of that?"

"I think he was an angel of God. But did you take the money? Did you need it? Are we burdened with such a debt? For if it be a debt of honor only it must be paid. And how are we ever going to pay it now?"

"Make your mind easy about that, my dear," he said, "I did not take the money. I did not need it. The stocks rose yesterday, and I sold out all I held. But such good fortune, under Providence, I owe also to Winstall. He came down town with me, heard on the sly that the bulls had been at work, and that the figure would rise. It had risen already, and had I been alone, I suppose would have sold at once. But Winstall believed we ought not to hurry, and we did not hurry until the figure touched a higher point than it had reached for five years past. Then Winstall advised me to let go, and I did let go very quickly, I can tell you. And with what result do you think? Guess, if you can, how we stand now."

"Oh, I am sure I cannot say," said his wife. "That you have come out clear, and have no debt, is joy enough for me."

"Well, he said, 'but you ought to know the best of it. I reckon that we are worth about fifteen thousand dollars.'"

The news did not take her breath away in the least. The greater joy because of the important life step he had taken, together with the fact that he had no debt, quite dwarfed any lesser joy that could come from the acquisition of a few thousand dollars. A moment's reflection, however, showed her the immense advantage of being thus placed in easier circumstances. The good fortune was enhanced because it would carry them comfortably over the period which she expected to intervene before her husband would obtain regular ministerial work. When that thought occurred to her she gave expression to it with increased animation and enthusiasm.

"Yes," he said, "and though I have ten times more the spirit of a money grubber than you can ever have, I confess that this is the main value of the money to me. It set-