

"My dear kind mother, I know that we are poor, now that father is with us no more; but next Spring my studies will be finished, and then I hope to get some suitable situation, in which I shall be able to earn something, and keep you in, at least, a moderately comfortable way. The life insurance, which we ought to soon get now, will buy and furnish a little home, and I hope to receive an income to keep it going. Of course it will compel me to postpone indefinitely what I had set my heart upon; but I feel sure Vivian will not object to wait until the wheel takes another turn."

"Oh, my dear boy, it breaks my heart to have to break yours! The life insurance is gone, forfeited, we will never get it. The payments were not made, and Dore and Denton have written me that there is no ground for hope of our ever receiving one penny. Then there are bills that we knew nothing of, which have been sent in, and it will take the proceeds of all we have in the house, at the close of the sale, to pay these, and day after to-morrow will see us in the streets without a pound in the world, and most likely with some of our debts unpaid. How, under these circumstances, will you finish your education, and what will we do? It will not be a merry Christmas to-morrow, Roland."

Christmas morning, Mrs. Radcliffe and her son met at breakfast. A tearful embrace, a silent, scanty meal, and Roland rose.

"Mother, I have made a resolve. I am going on foot to Craylands. I will see Mr. Danforth and Vivian, and explain how matters stand. Then I will leave it with them to say whether our engagement shall continue. I will not allow my feelings to influence me. If the engagement continues, it will be with the understanding that it will be for an indefinite period. If it is broken, I will only have you to think of, and plans must be laid for immediate action. My education must stop where it is."

"My dear boy," said Mrs. Radcliffe, "I grieve more for you than for myself. I fear your future life is spoiled. I could not bear to see you in a menial position, and we have no 'friends at court,' as they say, to help you on. I am sure it would kill me to have you do anything not wholly consistent with your position as a gentleman."

"Proud mother, fie! No honest work is degrading. I am not afraid of it. I think my nature is more plebian than yours. For myself, I would do anything within reason to procure an honest living for you; but if it would hurt your proud spirit, and I can find no position that meets your approbation in this country, I will try the colonies. Now keep up your spirits and don't allow your troubles to break your heart."

Roland held his mother to his heart and kissed her fervently and walked away.

The Rector of Calcroft had died of heart disease, at the close of the arduous duties of a Sabbath day, a few months previously, leaving his stately widow—the daughter of the late Sir John Arnold, K.C.M.G.—and one son. Mrs. Radcliffe was a lady. She never forgot that fact. Her heart was proud but kind. Her needy parishioners received more kind words and acts from her than pecuniary aid. Calcroft was not a wealthy place, and the Rector's income was so limited, that it was as much as he could do to meet the obligations that his own family and establishment entailed upon him. He had made provision for his family by taking out an insurance policy on his life; but the additional expense of sending his son to college, had so pressed upon his funds, that he had been unable to meet the payments, and it had become forfeited. A bill for borrowed money for

the same purpose, was now in process of collection, and the mother and son stood face to face with poverty, and no apparent way of escape.

Vivian Danforth had prepared some exquisite Christmas-gifts for her affianced husband. She knew that he would return home from college for the Christmas holidays, and expected that he would hire a carriage, and drive his lady mother over to Craylands during the day. She loved her handsome Roland with an intense and unselfish love, and she sang 'snatches of love songs as she moved about the spacious rooms of her father's house. Not a cloud rested on her heart that happy Christmas morning. The younger members of the family were gathered in the nursery, discussing the favors that St. Nicholas had bestowed, and gladness reigned at Craylands. She had written Roland to be sure to come and bring his mother to dinner, if it was at all possible to get her to join them in their Christmas festivities, and she expected they would arrive as soon after service as they could.

Service was over, and Mr. and Mrs. Danforth and Vivian, who had been driven over to the village, were just entering the drive to the house, when, casting her eyes down the road toward Calcroft, she saw a well-known form at some distance, walking quickly towards them. She had only time to lay aside her bonnet and wraps and return to the door, when her lover was admitted to the hall. She ran forward to meet him, her face radiant with gladness; but she soon discovered the cloud that hung over him, despite his efforts to appear natural. He was really glad to meet her. He had great faith in Vivian and her pure love, and although his journey that day was for the purpose of releasing her from her engagement, there had not been a thought or a plan for the future formed in his brain, during his long walk, in which she did not appear as one of the chief characters.

Roland was received cordially by the whole family, for he was in favor with all of them, and each greeting sent a chill to his heart, as he thought of the possibility of its being the last.

As soon as an opportunity offered, he asked for a private interview with Vivian.

"Vivian, my love, I have come to you to-day full of sadness, and I cannot rest until you know the worst. I am a beggar. I do not possess one pound in the world. I have no employment, and no prospect of any. Even if I had employment, or if I secure it, I have my dear mother to provide for, and the time when I can make you my own seems so distant that it would be heartlessness on my part to ask you to wait for me. I returned home last night to find my poor mother almost heartbroken. She had not written me the facts, that she might spare me as long as possible. My father's life insurance was forfeited for non-payment of premiums, and we find he had borrowed money, I presume for the purpose of giving me my education. The bill for this must be met. There are a few tradesmen's bills, which aggregate quite a sum. The probabilities are that I shall be in debt from fifty to a hundred pounds. This is a most discouraging position, and paints my future so black that I really cannot ask the woman that I love as I love my life, to link her fate with mine."

Vivian laid her head on his breast, and with tears in her eyes said,

"Roland, my love, your story breaks my heart. Not for my own sake but for yours. I have a happy home; I can stay here until I am gray with age, content in the love I have for you, so long as I know that your heart is true to me; but I am thinking of the struggle that awaits you. Poor, dear Roland, how I