and forth, they loom on one's sight characterless—save for melancholy—and eminently depressing. Swarming with life, they yet never lose their air of desolation; to the imaginative passer-by they seem perpetually plunged in dreary day-dreams, mournfully pondering on the days gone by when in the bright Canadian winter, stamping horses whose tossing bells filled the frosty air with silver chimes, stood before their doors to bear off the beauties of the town for miles over the white frozen roads; or of nights no less bright and clear than the days when load after load of gay colonists drove up, bent on dancing the soles off their shoes. No more of such sights will the old houses see; in their place are squalor and dirt, rags and misery.

We have all heard terrible tales of the dens of wretchedness in the larger cities on the other side of what our genial anti-poverty friends call the "custom-house line." One would shrink from affirming that these old relics of former days are as bad as those. It is true that in them may be found cases of several persons existing in one room which is living, sitting, bed-room and kitchen; but as a rule, these are all members of one family, not "boarders" taken without regard to sex, age, or relationship.

Notwithstanding these mitigating points, misery is misery. When men and women are very hungry, tolerably ragged, and are forced to content themselves with one room for all purposes, the possession of which beyond a limited time is uncertain, to contemplate the fact that under similar circumstances in other cities they might be compelled to share their quarters with several companions in misfortune, does not materially alleviate their sufferings. In deadliest cold or fiercest heat, the thermometer may rise or fall a degree or two without much affecting the wretch who is exposed to the weather; for is he not frozen or sun-struck just the same? So the fact that the average of misery fluctuates here and there makes but little difference to the "prisoners of poverty." It is to those who in their own pleasant homes read statistics and details about the comparative condition of the poor here and elsewhere, that these variations are comforting. It is certainly matter for self-congratulation that the aggregate of human misery is less here than in some other places; but the individual, who is entirely lost sight of in statistical statements, suffers just as much in Toronto as if there were no one in New York or Chicago in a worse plight than himself.

## CHAPTER 1.

To one of the tallest and grimiest of tenement-houses I will ask you to come with me. Standing not far from the Bay, in a crowded part of the city, surrounded by lower structures which have sprung up round it during its period of decadence, it rears its now dishonored head over such vulgar neighbors as cook-shops, bakeries, and corner groceries, with an air remin-iscent of better days.

Here, one night a few years ago, in an attic attainable only after mounting interminable stairs, sat a man and a child. The desolate look of the room, stripped of all save the barest necessaries, and the forlorn appearance of its occupants, told the old commonplace story of bitter poverty, removed from street beggary only by the temporary possession of four walls and a roof.

The man was still young, about thirtyfive years of age. Though his face was thin and pale with privation, it was still handsome and refined, and his tall finely built

figure had not lost that look of grace and agility imparted by athletic sports. His dress, though shabby even to raggedness, had been that of a gentleman. Clearly, here was one who had not been born poor, but who had achieved poverty.

His features and colouring were reproduced in the face of the child beside him, a pretty fair-haired girl, who watched him anxiously as he sat with brows contracted beside the old ramshackle table, his head supported in his hands. Things had been going badly with him of late. The child had seen her father look gloomy before, he had often been downcast and sad, but never before had they been in such sore straits. Day after day, Helen had waited and hoped, while Harding had walked the streets, in the heart-breaking search for work to keep them from starvation. Blank failure, day after day, had at last driven him perilously near despair.

As he sat there, forgetful of the child's presence, his former life passed before him; he reviewed every step of his descent from the envied position of a man of wealth and position to that of an outcast; and he cursed bitterly the overpowering thirst for excitement, the blind devotion to chance, which had destroyed him. He thought of his young wife over whose head this shadow had hung, and in the midst of his cursing and despair was thankful that she had not lived to witness the full extent of his degradation and misery.

A thought which had many times visited him during the last few days and had been as often put away, came again and would not be put away. Presently he raised his eyes with such a look of fierce determination that the child, watching him, involuntarily shrank back before it. Harding smiled painfully and held out his arms. The child sprang into them and threw her arms round his neck.

"Did I frighten you, Helen?" he said, forcing himself to speak carelessly. "Never mind, my darling. Papa is a little blue tonight, but he'll feel better in the morning.'

The child clung to him in silence. She knew that he was trying to deceive her by speaking lightly, and that his trouble was too real to be so shaken off; but with the delicacy of children old beyond their years, she would not wound him by showing this. She remembered the time when papa had been merry as well as gentle; when she had a pretty young mother, and had lived in a fine house. She had plenty of toys and many playmates in those days; and life ever since had been a great puzzle to her. She had not that sense of the inevitableness and naturalness of poverty which is part of the armor of those who have inherited it for generations.

"You had better go to bed, dear; I am going out," said Harding presently. "I'll be back in a few moments," he added with an effort.

He kissed her fondly, then putting her from him gently, took up his hat and left the room without a backward glance. He had made up his mind, yet had he heard the sobs that broke out from the bursting heart of his little daughter, he must have wavered.

Harding reached the street and walked quickly towards the Bay, striving with all his might to best down the voices of conscience and affection, and to keep his mind a blank until he should be able to fulfil his purpose; but conscience would cry out that he was a coward to purchase rest for himself by fastening a heavier burden on Helen's shoulders.

Beside one of the tall poles from which the electric lamps are suspended, he paused. He was standing in the dense shadow thrown by the lamp itself, absorbed in his struggle, his eyes fixed on the circle of light which surrounded him. Presently his glance rested on a dirty piece of paper neatly folded up. Mechanically, he stooped down and picked it up. He twisted it about idly until something in the texture brought his thought back to external things As he thrust it hastily into the light, his eyes shone. It was a twenty-dollar bill, evidently dropped from the waistcoat pocket of some careless pedestrian. At the sight of it all his old instincts awoke. He for got everything but that he had once more the means of gambling, that is, of making his fortune.

"The luck has changed," he murmured.

"I shall certainly win this time."
He considered carefully the various methods of wooing fortune, and finally decided to stake his lucky find on the chances of a lottery.

That night he walked the streets. He had not money to pay for a bed, not even for a loaf of bread; his precious bill was dedicated to the control of dedicated to the goddess of Chance, who was now about to smile upon her devotes. He could not return to his attic and face his daughter with the knowledge of the wrong he was doing her in his heart. He must not think of her at all—at least until he had bought his ticket.

All through the long night he walked, consumed by a wild fever. Incoherent thoughts of all that his coming prosperity would mean half maddened him. Light, headed at times from lack of food and intense excitement, he went up one street and down another, scarcely feeling his fatigue for the fire in his brain.

At last the shops opened one by one, and the day of toil and weariness for the vast majority of men began. Harding had not been very long in the city he knew where to go on occasions like this, and the moment it was possible he sought out an agent from whom he bought ticket No. 2324 in the Louisiana State Lot-

## CHAPTER II.

Mrs. Costello was washing. That fact was abundantly verified by the volumes of moist white fog which poured from the halfopen door of her single apartment. Mrs. Costello followed the humble but entirely necessary profession of washerwoman, and occupied the room just across the narrow hall from the Hardings. When she was iluck, she "went out" for sixty cents per day and how discounty. day and her dinner and tea. Her star not now being in the ascendant, Mrs. Costello had been obliged to accept such washing as she could get to do "at home."

Her room was of fair size, and as Mrs. Costello was its sole occupant she was considered by her fellow lodgers to be in opulent circumstances. It is, perhaps, slightly inaccurate to say, "sole occupant," as at present several large tubs were dispersed about the floor and on chairs. These pieces of furniture, with what was necessary for even the most severely philosophical bed-room, a big stove for heating the water, several piles of soiled clothes, to say nothing of the ample person of Mrs. Costello herself, so filled the room that when Helen put her head in at the door the next morning, she almost despaired of an entrance.

"Is that you, me darlin'?" said the good woman, peering through the mist. "Come along in wid ye?"