

"I hope you are not thinking too much about your money, Mrs. Harker; the love of gain is a great snare, and grows upon us just as a love for gambling may do."

"I don't think I'm too much set on it, sir, but I've been anxious to lay by a few pounds for our old age; we're neither so young as we used to be. I'm near upon sixty-one, and John, he's two years older in years, and more than that in strength. I notice how he can't work as he used to do, and I don't want to come upon our children in our old age. I've got the spirit to keep myself as long as I can," said the old dame, drawing herself up proudly.

"Well, your spirit of independence is a good one, one of which I thoroughly approve, but do not let it go too far. Still, it was on something such a matter as this that I came to see you and your husband this evening. I am very anxious to establish a branch of the County Club in this parish. I know how much suffering has been caused by the breaking up of the Village Club, and now I hear some of the old members are desirous of again setting it on foot anew. If this is done I fear a similar result will follow; the funds of a small Village Club are not large enough to bear the strain if many of its members fall ill. Now, in a club like this Benefit Society of which I speak, the funds are large, and are so well managed that everybody can benefit by it in time of sickness or death, without any fear of endangering its stability. I am arranging to have a public meeting on the subject in the school-room, and I hope you and your husband will be present. We shall have two or three speakers, and I think you will hear something which will interest you."

"I'll promise for both of us, sir. I know John will be pleased to come."

"And I hope you will exercise a little influence among your neigh-

bours, Mrs. Harker. I know a word from you goes a long way, and I am very anxious to have a good meeting. I should like to see everybody in the parish present; for I am sure it will be to their interest to well consider and weigh all the statements which will be made at it. I feel really anxious that no other local club on a small scale shall be established, for in the future it only means disappointment and ruin to those who depend upon it."

"Well, sir, the last club has turned out bad enough to be a warning to everybody. There's poor old James Clark, for one, has been paying in his money regularly for thirty years, and never had a penny out; and now that he is laid by, and needs help, there is nothing to come to him; and yet I can't see who is to be blamed. Those who have managed it have been honest enough."

"Yes, honest and well-intentioned no doubt, but not men of business; and such a matter as a club must be established on a very sound and business-like basis, if it is to become a success, and fulfil the pledges it has given."

"Well, sir, I'll do my best, if you think I shall be any help, to persuade some of the folk to come, and I think there's two or three that only wants matters set plain before them to join you in this. I've heard a deal of talk lately about it, and most are discontented with matters as they are, but they seem to want a head to tell them what to do."

"Nobody could be a better man than Mr. Ashford, from Greenhill Farm, to take the lead in such a matter; and he has promised not only to do all he can in the arrangements, but to speak at the meeting, and I think his words will carry weight. He is well known as a just man and a good master, one who has the welfare of those he employs at heart. And now, good-night, Mrs. Harker; I fear I have kept you a long time from your flowers."