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Mildred, and the fact that he was a gentleman by birth and breeding gave him better social advantages than mere wealth could have obtained. At the beginning of the struggle he was given a commission in the Confederate army, but with the exception of a few slight scratches and many hardships escaped After the conflict was over, the ex-officer came to unharmed. the north, against which he had so bravely and zealously fought, and was pleased to find that there was no prejudice worth naming against him on this account. His good record enabled him to obtain a position in a large iron warehouse, and in consideration of his ability to control a certain amount of Southern trade he was eventually given an interest in the business. This apparent advancement induced him to believe that he might safely rent, in one of the many cross-streets up town, the pretty home in which we find him. The fact that their expenses had always a little more than kept pace with their income did not trouble Mrs. Jocelyn, for she had been accustomed to an annual deficit from childhood. Some way had always been provided, and she had a sort of blind faith that some way always would be. Mr. Jocelyn also had fallen into soldier-like ways, and after being so free with Confederate scrip, with difficulty learned the value of paper money of a different colour.

Moreover, in addition to a certain lack of foresight and frugal prudence, bred by army life and Southern open-heartedness, he cherished a secret habit which rendered a wise, steadily maintained policy of thrift well-nigh impossible. About two years before the opening of our story he had been the victim of a painful disease, the evil effects of which did not speedily pass away. For several weeks of this period, to quiet the pain, he was given morphia powders; their effects were so agreeable that they were not discontinued after the physician The subtle stimulant not only banceased to prescribe them. ished the lingering traces of suffering, but enabled him to resume the routine of business with comparative ease much sooner than he had expected. Thus he gradually drifted into the habitual use of morphia, taking it as a panacea for every ill. Had he a toothache, a rheumatic or neuralgic twinge, the drug quieted the pain. Was he despondent from any cause, or annoved at some untoward event, a small white powder