## FAITHLESS!

## CHAPTER I.

"Good-bye, sweetheart, good-bye,"

T was a cold, cheerless, starless night in December, 1894, some days after the memorable 10th, or "Black Monday," as it was called by a great many in Newfoundland; a name well applied, for what stared hundreds, nav thousands, in

the face on that day but black and utter ruin?

Its shadow had fallen, though indirectly as yet, on a happy home, situated on the outskirts of the city. It was a large, handsome house, with a pretty garden in front,-that is pretty when the sweet summer sun shone upon it, and the gentle breezes whispered softly through the lilac trees and stirred the tall poplars, whilst the scent of numerous flowers To-night the trees are bare and the wind whisfilled the air. tles dismally through their branches, but inside is warmth and brightness, and the dreary aspect outside does not trouble the four occupants of the bright luxurious apartment, though on each face a shadow rests.

In a large arm-chair, near the fire, sat an elderly gentleman, Mr. Edward Carlen; opposite him is his wife, a white-haired, distinguished-looking lady. The other two occupants were in a remote corner of the room. One-a girl of twenty-was seated at a piano singing in a low but intense voice that sweet old ballad, "We'd Better Bide a Wee." Either the words or the tone of the singer impressed the young man sitting near her unfavourably, for as the last line of the song,

I canna leave the auld folk now, We'd better bide a wee,

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