were shot otf the Battersea fields, told, according to the prophete, that it would be a severe one. They were now in one little room, and poor Emma was reduced to the greatest strait in house-keeping. Moreover, she expected a small stranger, and what provision could she make?
"Y haven't even stuff for one little cap," she said, pettishly, "and where are the socks and frocks to come from ?"
"They are sold ready-made, ain't they ?" said William.
"Oh, what a foolish thing you are, william !" bis young wife replied. "As if muney wasn't wanted to buy them with."
" 1 forgot that necessary part of the business," observed Harding ; "but perhaps, before many days-"
"You may catch a fibl," said Emma, finishing the sentence for him.

## CHAPTER II.

風ARDING's father was yet living, but his wife's relations were all dead except one brother, who was in Austrailia, trying his fortunes there. Harding's father was a money-lender by profession, and dwelt in Finsbury. They parted to each other's satisfaction, about two months betore Harding married the lonely little girl, who was yet in mourning for her mother. He loved her, certainly, but her loneliness won him more than her beauty. If he had been prudent, the world staid, he would have remained siugle, for how could a young man, whose father would not advance him one penny, keep a wife, when it was only with difficulty, and by mauy privations, that he supported himself?

Harding's difference with his father had respect to the profession of the latter. The youth's notions were strange and unsuited to the world. Have there not always been usurers? But Harding one day read some letters of his fathers, which he should not, for his soul's peace, have read. You may efface the stain of blood, but widows' and orphans' tears are indelible. When he had read these letters, he asked his father how many creditors he had in prison.
"Three," replied the old man, without a twinge.
"And how many post-obits do you hold ?" proceeded the youth.
"Not many now, Bill," was the answer. "Only two."
"What is your interest?" demanded the son, growing bolder.
"It depends upon the value of the security," said the father. "As low as twenty per cent; as high as one hundred and fifty. In Snook's case I had two hundred."
"Snooks is ruined ain't he?' queried Harding.
"He is, the spend-thrift," answered the usurer.
"And how many more have you ruined, father?"
" $I$ ruined? They ruined themselves, Bill. They only came to me when the game went against them."

Harding retired from that conversation sick at heart. He began to despise his father. He could not sit at meat in the house without choking. Was he squeamish in his virtue? Let the world judge; for he would now have been in no strait if he had not come to an open rupture with the old man.

The winter had set in with more than its accustomed severity. Harding and his wife had managed to exist with parting with all they possessed to the pawn-brokers. They had nothing left to part with, and the little stranger was daily expected, with no provision made for the reception.

How very hard and cold and selfish is the world, especially the world of London, to the pour! Everything, from the splendor of fine houses to the gaudiness of shop-windows in tho better streets, seems to twit them with their poverty, as though it were a heinous crime, and they stood without the pale of humanity. I rill ever say that our social evils are greater than our political ones. We bow before the wellcut coat and the flounced silk dress, but the warm manhood, fresh from the Great Maker's fashioning, we look down on that, we despise that, unless the tailor or milliner has covered it with fimby trappings and dexterously tricked it out. Fearfully and wonderfally is this man made. He has quick sensibilities and tender affections. His head aches as yours does, and his heart too. He loves his wife and children. His rongh, course, honest, horny palm, has offered laborious worship in the carly morning, when you, with head burried in pillow, were the hero of absurd adventures in a stupid dream. He is your brother-your better, though your rent-
roll dates back for centuries--vour better, too, 0 Radical Reformer, who with coat of super-fine saxony, babblest at London Tlavern and elsewhere abont Universal Suffrage, zilteration of the currency, and shun nest, with eye askance, thy fellow-reformer, clad in mistian. Alter the currency? Yes, but alter thy heart first; and know this, that of $a$ truth, never was a proud man, or a man who scorned his fellow, the model of a good republic.
We are all guilty, for which of us will take the artisan, in mechanic's dress, by the arm? And will the artisan on good wages hail the mere doer of errands? Let us not fume about aristocracy. There is no aristocracy so repulsive in its tone as that which exists among the working class.

Harding, now that he was poor and ill-clad-for his better garments were in the pawnbroker's keeping, was browbeaten in turn by the buteher, the baker, the greengrocer, and by the man who sold coals and wood. The pot-boy at the neighboring tavern treated him with insolence. Fine dames, the wives of tradesmen, scowled at him. The shoemaker who mended his boot, tossed his shilling into the till, as if it were bad money, and stared at him as if he were a suspicious character. The policeman turned on his heel as he passed, to scrutinise him; and if he loitered at a shop-window, bade him move on. The crossing-sweeper bespattered him with mud, and did not ask his pardon. The very dogs, so Harding thought, copied the churlishness of their masters, and met him with teeth displayed. It was no fancy-the dog reflecta, as a mirror, the character of his owner, and will chase a beggar till his legs are weary.
"To-day there will be three of us," snid the young wife, one morning "I feel too ill to get up. William, dear, light the fire, will you, and spread the breakfast things?"

Harding obeyed, almost sulleuly.
"There is no butter," he said, presently.
"No, love ; only dry bread. I am not hungry."
" $I$ au !" cried the young man, with a frown. "You think of nobody but yourself, Emma."
"Yes, I do," she replied, meekly; "but I can't make butter."
"Haven't you anything," he said, "that will get it ?"
"'there isn't one halfpenny in the room, William," was the response.
" 1 know that," he said; "but something convertible ?something to pawn? You know what I mean."
"There are my boots," she answered, "I shan't want them for a month. You can get a shilling on them."

He caught them from the floor and went out. Was the butter wholesome that morning, purchased with the young wife's boots?

Such scenes as these are frequentl-seek them in the next street. But, great God! how they demoralise! Preach away, priest, with "forty parson power"-preach away, and duly take thy tithe! Art thou harassed in the attainment of the difficult bread? 0 bread-finding is stern work to the most of us, believe me. Dost hunger and thirst? Art cold $o^{\prime}$ nights?- $0^{\prime}$ days, too? Eats into thy heart the acid poverty, souring the milk of human kindness? Turn the brightness of thy countenance from the well-cushioned perws to the hard seats of wood, where the poor sit!

## CHapter III.

等HE breakfast finished, and the young wife's boots, in part, consumed as butter, William Harding lighted his pipe, and seated himself before the fire, placing a foot upon each hob of the stove.
"Am I to remain here and die, William?" said Emma, presently. "I have already told you that there will be three of us before the morning."
"Would you have me beg or steal, which?" he returned, hastily. "Will any doctor come into such a hole as this, or a nurse either, without first having their money paid down to them?"
"Then Iam to die," said the poor girl, beginning to weep. "O Willina, I would bave made the man ashamed of himself who would have said such i thing of yoz."
"Don't grumble, don't Emma," he replied. "What am T to do? I declare that I coulc hang myself as readily as I could look at a ropo."

