

"Well then, the body, mamma—will that do?"

Mrs. Westerton with a wry face made a quick gesture of resignation and her daughter went on.

"But money isn't all. At least it isn't all to me. I get so sick at times of this monotonous road of society calls and five o'clock teas, with the petty small talk; the balls even I tire of, although I do love a good dance occasionally. And it is such a relief for me to come in and shut out all this paltriness and sit down at the feet of these great minds whose words come down through the ages, as beautiful and strengthening to-day as when they were first uttered—Oh the poets fill me with food and drink, with the very master of the gods."

Mrs. Westerton looked at her daughter's flushed face and glowing eyes in wonder and dismay, much indeed as a woodland wren might look at a young cuckoo she had unwittingly hatched out. Papa Westerton also looked at her over the top of his paper, and over his spectacles and at that moment she so resembled his only sister who had died in her youth that he spoke up in her defence.

"Let her alone mamma—let her have her little fling. It can't do her any harm. I remember our Lina used to be crazy after books and poets and all that sort of thing, and yes—come to think of it—I believe she once stood up and spoke a piece at a Sunday school service, just a year or so before—"

An impatient gesture from Mrs. Westerton terminated the tender family reminiscences which were forthcoming, and with which Mrs. Westerton had no patience. She looked upon this tendency to speak of his humble and respectable rural past as her husband's chief weakness, a thing not to be encouraged. The idea of a man in Mr. Westerton's position speaking quite proudly of his sister reciting at a Sunday school service in an insignificant country.

With swift intuition Helen understood, and to her father she appealed with instinctive affection.

"Look here papa," she said suddenly seating herself upon his knee and tossing his paper to one side; "mamma is afraid I am stage struck and will one day elope with a long-haired actor. Now you know I won't. All I want is to take a few lessons in elocution so that I can speak aloud so as to please myself, and perhaps you too, the soul stirring words I read. Is there any harm in that? If I asked you for lessons on the guitar or violin or anything fashionable wouldn't you be delighted? Well, why not learn to speak as well as play or sing properly?"

"It's a fact. There, there, go and coax your mother over. I'm quite willing, on one condition" laughed Mr. Westerton.

"Name it papa."

"That you never declaim in public."

"Never papa?"

"Never, until you have my consent to do so."

Helen bounded off his knee and clapped her hands.

"Now mamma, I you heard that? I promise *never* to declaim or speak, or recite in public, without papa's consent which you will take care I shall never get. Can't I go now?"

Mrs. Westerton held up two white jewelled hands with a gesture of despair.

"Do as you please. You are beyond my comprehension. But if you must go, see that you get only the best teachers."

In her own room Helen engaged her Shakespeare, her Browning and her other favorites who in gorgeous *editions-de-luxe* lay on her pet book shelf.

"Oh you darlings!" she cried in an extravagance of joy, "won't I work and be worthy of you. I shall no longer be an idle society belle. I shall *be* and do something."

Some three years after this Mr. Westerton returned from the city most unexpectedly, and right in the middle of the day. Mrs. Westerton had gone out shopping and Helen ran downstairs in no small alarm.

"Papa, oh papa what is the matter? you look so ill," she cried and laying hold of his arm she led him into the drawing room. Staggering like a drunken man he went passively and dropped with a heavy sigh upon one of the luxurious lounges.

"I-thought-it-best-to-come-home," he said speaking with difficulty.

"Yes-papa, oh yes! I am so glad you came home. How do you feel? is it your head? how were you taken sick?" said the anxious girl, with her white finger smoothing back the hair from his cold and clammy forehead.

"It is not sickness my girl, it is something worse. We are ruined."

"Ruined, penniless, oh my God!" and Mr. Westerton leaned forward with his elbows on his knees and his face buried in his hands, the picture of despair.

"But—won't—won't things come round all right again? You have lots of property and stocks and bonds and all these what-you-calls. Can't you convert them into money?"

"They are all gone already, every stiver, swallowed up in speculation. Every cent has gone down in Wall street."

Helen stood looking down upon her father's bowed head. Perhaps it was only fancy, but it seemed to her that it had suddenly become grayer than before; certainly his face had aged all of ten years since the financial panic of last week. The anxiety, the harassing fluctuations of hope and fear, the thought of his entire fortune, the work of years being at stake, had told upon him as no speculation had ever done before. His nights had been sleepless, his days miserable; he inwardly cursed the mad gambling impulse which had led him to risk all in one great throw.

Helen knelt at his feet and threw her arms about his neck.

"Never mind papa, it's only the loss of money after all, we'll make it up somehow. Come, kiss me and look up. Haven't you got *me* papa? wouldn't you have missed me more than anything you have lost?"

Mr. Westerton raised his haggard face and drew her to his heart.

"My poor ignorant Nellie! you don't know what this means. Look at this beautiful home, we must move out of it, you can't go into society any more, the friends you have had will cut you when they know you are in poverty. Poverty! Oh heavens! what have I done! It will kill your mother."

Helen was of a brave and resolute nature but the thought of her mother made her pause. Her mother a leading society woman, brought to poverty, absolute poverty! The thought appalled her, she could not fancy her mother existing without luxury, without carriages, without servants, without all the soft refinements that money can buy.

"Can nothing be done papa?" she asked, "for mother's sake you know."

Mr. Westerton shook his head.

"All is lost—irretrievably lost. I feel so upset, can't get hold of myself somehow, I think I'll go upstairs and lie down awhile."

Alas! he never got hold of himself. The strain had been too great, in another hour he lay a nerveless wreck, a hopeless paralytic, ruined in body, mind and estate by the demon speculation.

It took Helen some time to realize the extent of the calamity. Mrs. Westerton's dismay, her wild grief, her hysterical distress,