

his words, "I would not wish to be other than a business-man in talking over plans, and you must not imagine my way is not in strict keeping with such."

"Well, for my part," said Brandon laughing, "I cannot see why the prayer-book should go side by side with the ledger, or how it can assist it. I *do* see where its use has come in. Now, my father, who carries it as he does his watch, I guess would be puzzled to find any use for it in this case."

"You know my opinion relative to that. Now listen, Brandon, to what I say," he said firmly. "Our returns are more than enough for our wants—our credit has ever been as solid as the Bank of England—we make no ventures *outside* our capital *let them promise what they may*. I am willing to make any *within* that, but not one fraction will I consent to go beyond. It is not honest, if it is thought expedient."

"Noel, if I depended on expletives, I should call you something rhyming with school, but having a regard for politeness refrain. Seriously, how can you propound such an absurdity as if it were a bit of Solomon's wisdom? Why, the whole world would come to a standstill in twenty-four hours if they carried out your principle. Be reasonable, old fellow."

"Well, looking and judging from passing events, it seems getting pretty near that point. I should like to know how much trust man has in his fellow-man. It is as common as 'How do you do,' to hear 'There's no knowing whom to trust,' and until there is a determination to avoid speculative risks, there is no escape from ruin, and I never will run any such risks. If you succeed ninety-nine times and lose the hundredth, what have you gained?"

"Why, we are all running risks, and shall do as long as the world lasts. Are we not doing this every shipment we make?" demanded Brandon vehemently.

"Of course we do so, but so long as it is with our own money, we can control the limits—once overstepping these, and it's few weather the storm. Accommodation in any form *persisted in* is destructive, and would be a better name for the paper."

"Who spoke of such? I merely want to get out of this beaten track, and put some spirit into the concern."

"Brandon Travis, your ideas are not worth disputing," said his uncle, who had entered the office in time to hear a little of the discussion. "What man with a grain of sense would not want to let 'well' alone. Once let a house have a doubt cast, upon it from reckless trading, and that doubt becomes sooner or later a reality. Never once has our name been other than as a rock for strength. Let you carry out your plans and Brandon Bros. would soon be amongst the wrecked. Had Noel your bent of purpose I would give you your portions, and let you try your chance. Never let me hear more of this," he added sternly.

With a few kind words Brandon expressed his regret so frankly that the ruffled surface soon settled to the usual calm, and as he and Noel took their daily walk home, declared he would never vex either again, but drum on to the end. And he meant it faithfully but if the *principle be wanting, circumstances overcome the best resolves*.

Miss Barbara Fitzroy believed she had a mission to the rich as well as to the poor. She had carefully thought out and talked with her not less interested sister, the mistaken pursuits, and general growing tendency of girls of all classes to look down upon employment—to be content with ruthlessly wasting time and talents upon frivolous and unwomanly ends,—the growing paralysis seizing upon all communities. Her rank made her example more weighty than precepts. Had one of more humble origin attempted what she persistently carried out, never would such have had a chance of success.

This is the age of imitation, the nobility copy the court. [Would that the present one, with its noble womanly head yet never losing the dignity of the Queen, had more imitators! but goodness never has the train that folly can command. Go back to preceding courts, and see if it be not true. How many follow the dignified simplicity of the one of to-day compared with the followers of some of earlier date.] The baronet's wife imitates the duchess; the untitled, the titled; the tradespeople, the gentry; the serving, the served. Just like a stone thrown into the stream, one circle entwines with the other. It is impossible for the stone to have no part in the circles, it is responsible for them, and each one for the other, and wherever one class sets an example of frivolous expenditure in any direction, the copyists in every other are legion.

Miss Barbara devoted one afternoon each week to the cultivation of those of her more immediate standing in society. Campbellton had its wealthy citizens, but blue-blood was not in very plentiful supply, and it roused the sharp part of her constitution into an acidity that set one's teeth on edge when these wealthy but sadly deficient common-sense people aired their new splendour in her very face, and were so anxious to show how much they despised anything not stamped with society's mighty mark. Miss Barbara being on the opposition bench, by example as well as precept, was continually dropping explosive missiles wherever she got the opportunity, and doing her best to obliterate the universal mark and make *individual* thought and action take the place of imitation.

"Aunt Barbara," said Miss Fitzroy after watching what was a sure sign of

perturbation on the part of that lady—a rubbing of the aristocratic nose—"what is vexing you?"

"That ridiculous Myra Brown," was the prompt response. "I am not sure I shall ask her to stay after lecture this afternoon," and the nose suffered considerably as its owner waxed hotter with her annoyance.

"What has Miss Brown done to annoy you, Barbara?" asked Miss Fitzroy, who lay in her usual place on the reclining sofa, made expressly for sufferers like herself.

"Done!" echoed her sister wrathfully; "she annoys me more every time we meet. I really wish she would not honour me with her pretentious presence." The tone the latter part of her remarks was made in left no one in doubt Miss Barbara could tilt a lance with the ablest dealer in sarcasm.

"My dear," said Miss Fitzroy gently, "I am sure you are not going to regret making trial of being helpful, and it is those needing most for whom you are most needed."

"Granted, Mary, but Myra Brown is destroying any good others may get. She comes here merely because we are in that position she is ever straining to attain, and I waste time in talking with my class when she is by. Her influence is directly opposed to mine, and one must give way. She has taken umbrage at Lucy Annesley being admitted, just because her sensible mother has opened a shop instead of being a hanger-on of her richer relations, and I *honour the spirit*, and will, in spite of Miss Brown or anyone else, encourage it by word and deed. I heard her telling the other girls that if such creatures—mind, *creatures* of that class—were to be forced into companionship, she should not attend my lectures, just as if she were the sole cause of them, and the end came with her exit. She was drawing some of the others to her way of thinking. It is that that annoys me."

"Barbara, dear, Miss Brown is to be pitied, not condemned. Now, when Symonds planted the rhubarb wrong side down, did you scold the rhubarb?"

"No," laughed her sister, "but I did the stupid blunderer. What connection has that rhubarb with Myra Brown?" she asked, looking at her in amused wonderment.

"Just this: that as it would have been a foolish thing to blame the effect from another's cause, so in blaming Miss Brown, the poor girl is only reaping the effects of her mother's teachings, and, Barbara, dear, you must not be impatient in sowing the seed—you may never know how much takes root; so do not give up one little patch because the weeds are so run over."

Miss Barbara's nose suffered less and less severely as she looked hard at her sister. Then with a "Come, girls, to business," in a tone that made the two addressed jump, she left the room.

Miss Fitzroy smiled a smile of loving contentment as her eyes followed her sister's movement; she knew her words had taken effect, and the offending Myra Brown would be once more on probation. Whether for ultimate good, time alone could decide.

It was the custom of Miss Barbara to make her audience comment on whatever topic she spoke upon. This class for the young ladies of the neighbourhood was open to all who could claim personal acquaintance with any member of the family, and had no connection with her other numerous classes of all sects and grades. Those composing this were mostly the friends or rather acquaintances of Beatrice and Violet, and each member had the privilege of bringing any friend. These gatherings were some of the most delightful that could have fallen to the lot of any girl, and were eagerly coveted by all who could obtain a chance to make one of the number. The most intimate—after lecture, as it was called—were invited to remain for tea, and to complete the enjoyment were admitted to have chats with Miss Fitzroy that were never forgotten. Music and games that young heads alone can invent followed.

Miss Barbara made for the chapel, as it was still called,—a relic of by-gone days, when the family were of the one faith and the priest a family institution in the house of Somerset, before the days of the Henry of Reformation, who was never reformed, but was allowed to usher in the light no hand shall ever extinguish. They had done away with the emblems of a faith once professed, but the chapel still stood with its altar, its carvings, and its odd-looking seats. It was used for a good purpose, and there was a mysterious awe, half pleasurable, half fearful to the young glad hearts that from time to time sat beneath the carved roof, from which weird figures silently surveyed them. Miss Barbara had her desk inside the altar railings, so that she could survey her audience, and she looked fitted for a Professor of the most rigid cast, as she sat. It was her custom to be simply instructor when within these walls. There was no intimation upon her part; she was aware of fair girlish figures dropping quietly into sombre nooks. The merry laugh and playful tones heard so distinctly outside were hushed as they entered and sat expectant and silent. As the old clock in the Tower solemnly tolled its three strokes, almost before the third had time to announce the fact, Miss Barbara stood facing her audience, upright, cool, determined, her very attitude bespoke work—meant a set resolute purpose. Her dignified aristocratic bearing inspired respect; her finely formed features never showed to better advantage than when she stood out from amidst the carved figures with their grotesque posturings in every nook and corner.