

with the message that a 'gentleman on business from Manchester would be glad of a few moments' interview.'

"'Rupert Ray' was the name on the card. Holding it in my hand, I knew well who my visitor was, and what his business would be. I knew, too, that the roof which covered me, the little strip of lawn before the door, white with the first snow-fall, the belt of trees at its foot; all these things which we had been wont to call ours, were mortgaged to this man, and belonged to our name no more. Yet I did not dream of avoiding the interview, now that he had sought it of me.'

"Without one flutter of fear, I went down to the parlor, where he was waiting for me. The shadow of the grave was over me; I could know no deeper blackness; the pain at my heart could be no keener, let what would come. So I thought then. I dare say I looked very ghastly and wan in my long black dress; for when the tall gentleman, who stood warming his hands by the fire, saw me, he seemed to repent of his errand. He apologized for his early call. 'Another day would perhaps be more suitable, and he could wait.' But I would hear of no delay. I told him I knew the debt we owed him, and that it was my intention to pay it off in full.

"'Perhaps you are not aware,' said he, 'that, to do so, this house and furniture would have to go? However, we will let the matter rest for the present. In a month or two we will see what arrangements can be made. It is not my wish to inconvenience you in any way.'

"He rose to go, but I stayed him.

"'I would prefer everything to be settled now,' I said.

"He was very different from what I had pictured him, very different, but with all I could not take a favor at his hands."

The light from the fire flickered and fell; as it sank, the shadows crept closer and denser round us; the roll of carriages on the road below seemed a sound from another world. The diamond brooch at my cousin's throat shone like a watchful human eye with each heavy breath she drew. When she ceased speaking, the silence in the house beat upon my ear more painfully than any sound could have done.

"Do you know, Letty," she said, a little while after, opening her eyes, and looking down on me, "I have often and often wished since that he had taken me at my word; but he was not to be moved from his resolve; he went away, and left me still his debtor in my old home.

"Four months after that he came to your father's house, where I was staying, and asked me to be his wife. Your father was not a rich man then, Letty, any more than he is now. I knew I was welcome as his own child, yet I knew, too, that he could ill afford to keep me a burden at his fireside; so I told Rupert Ray I would be his wife.

"What else could I do? He was rich, and honorable, and true-hearted, I do believe; and yet what did it all avail, when I hated him as I hated no other living creature?"

Her face was white now, and the hard lines that no one suspected of lying there stood out rigid and blue about her dainty mouth. The struggle and the pain of that past time were in her heart, and my own ached as I watched her.

"I felt that my father might have been living if this man had been a generous creditor, but he was not. He was harsh, exacting, pitiless—business-like, men of the world might call it—and the fear of him ate into my father's life, and sapped his strength away.

"The night before I married him I told him this—that the memory of