

great deal more, too," responded old Dr. Marks cordially. "Mrs. Harker is the most thoroughly practical woman I know, and has saved many a life by her promptness and skill."

Martha had no more ardent admirer of her business faculties than her husband, and he generally consulted with her on matters of importance, and bowed to her advice; but a vein of obstinacy would occasionally crop up in him, and he would take the bit between his teeth and go his own way, despite the fact that he knew he was in the wrong. On this present occasion the allusion to his unfortunate son had touched him deeply, yet it is improbable that if at that moment he had had the opportunity of withdrawing his signature from Mr. Atherfield's bill he would have done so. He had a just sense of his own dignity, and considered it beneath him to bow entirely to his wife's opinion.

"Twill come all right, I tell 'ee," he repeated again and again; "'tain't in Mr. Atherfield's natur' to harm a neighbour; the money's as safe as the bank itself."

"Well, I do hope that's safe," answered his wife; "but I should be a deal easier if 'twas in the Post Office bank; Government's sure to look after your money, and not play ducks and drakes wi' it; but I don't feel quite so comfortable about Grimshaw's."

"There, there, wife! 'Tis nothin' but nonsense you do talk. Grimshaw ha' bin Grimshaw afore you or me was born. What more could 'ee wish for?"

"Only that you hadn't been a fullish man, John," answered his wife, rising from her chair with a sigh, and preparing to go about her work. It was greatly owing to her exertions that the hundred pounds, which her husband's act had placed in jeopardy, was in the bank at all. John was of a decided opinion that



"'GOOD-EVENING, MRS. HARKER.'"

the day was sufficient for either the good or the evil which it contained. He could work, but he could not keep, and to his wife's industry and thrift he owed the fact that he had been able to place his children out in life; and now that they were all in positions to provide for themselves, he was able to lay by a small sum which might suffice to keep the couple from want in their declining days.

"We owe it to our children to give them a start in life, and we owe it to ourselves not to come upon them for more than we can help when we're old," said the thrifty dame. "I've seen sour and hard looks given to old folks when they came to live on their children, and I only wants looks o' love from mine."

So she worked hard to lay by a little money, adding the produce of her bees, her pigs, and her chickens to John's savings, spending carefully, till the hardly earned savings had reached to the dignity of three figures, and the bank book showed the round sum of one hundred pounds on its pages.

"Good-evening, Mrs. Harker," said a cheery voice at the garden gate a few hours later, when, the work of