



savings, which brought him in about £60 or £70 a year. It was not a great deal for him and his wife to live upon; but John was very thankful, and he and his wife were very happy. They had enough for their moderate wants; and—what was a source of the greatest pleasure to them—they could afford to have their children and grandchildren frequently about them; indeed scarcely a day ever passed without the music of little voices and the patter of little feet being heard in their cottage, and they were always welcome.

“And so, I suppose,” some one perhaps says, “this continued to the end, and the good old people had a quiet eventide, made comfortable by their own self-denying thrift. And is not that your purpose in telling the story—to teach us what a capital thing it is, if we can, to put something aside for old age?”

Well, that is a wise thing to do when people can do it; but our story is not yet done, and that is not the purpose for which we tell it.

Storm and tempest sometimes break up the calm of a beautiful summer's evening; and so it sometimes happens that trouble which is wholly unexpected darkens the evening of life. This was what happened to John Westerby.

It is one thing to save money, and quite another to find investments for it which will be at once safe and profitable. There are some which promise well but turn out very disastrously. John Westerby found this out to his cost.

He had taken shares in a building society, and when the time came for which the society was formed had run out, he received £300. The question was, what to do with it?

Hearfoot Quay is a sea-port, and, of course, John heard a great deal about shipping. Just then the shipping trade was very prosperous, and John thought he could not do better than take a share in a steamship. For several years the dividends were so good that he resolved to take a share in another.

All of a sudden the shipping trade collapsed. Freight fell so low that they scarcely paid expenses,

and a great many ships were laid up in harbour, doing nothing, which of course involved cost. For two whole years John did not get a penny from either of his shares.

He had not put all his eggs into one basket, and he had still something coming in from other investments; but it was so little that he was sadly crippled. At length it came to this, that he and his wife could no longer afford to live in their own house. They were obliged to let it, and to go and live in a little four-roomed cottage, and they could scarcely have afforded that if their two sons had not kindly helped them.

Their good minister, Mr. Broughton, went to see them soon after they were settled in their cottage, and John and his wife were both glad to see him.

Things were nice and tidy, as they always were where Mary Westerby was mistress, and there was so much of the old furniture in the house as to make it look like the old home. Still, Mr. Broughton could not help feeling the difference. Not even hinting at it, however, he spoke cheerfully.

“Well, good friends,” he said, “I wish you much happiness in your new home.”

“Thank you, sir,” said John; “it is not like the old one, and I miss the view we had, and our little garden, sadly; but we may be thankful to have a place to put our heads into. But it's rather hard, after having ‘ted and saved, so as to be a burden to nobody, to have to be helped after all. It's very good of my sons; but I would rather have helped them than they should help us.’

“Well, John,” replied Mr. Broughton, “I am sure they do it very willingly.”

“Ay, there's no doubt of that,” said John; “but with their families they have enough to do for themselves, without helping us.”

“You did your best,” said Mr. Broughton, “and none of us can do more. Of course, if you had known what was to happen, you would have invested your money differently; but then you did not know. Besides, though you have lost so much, you have not lost everything. Above all, you have your trust in God.”

“That's true, sir,” replied John; “and maybe that's the reason why this trouble has come to me. Very likely He saw that I was trusting for my old age more to my bit of money than to Him. Then, too, I think I was perhaps a good deal more anxious about it than I should have been. Well, it's all right. I'll not fear. He won't forsake us.”

John Westerby and his wife were very happy in their little cottage, and their trust in God was amply vindicated. When John's former employers heard of his straits, they gave him a small pension, and by-and-by trade improved, and though the ships never paid such dividends as they had paid before, they paid something fairly good. In one way or other things so far mended that when, at the end of three years, his tenant left the house, yielding to the earnest entreaties of his family, he went back to it, and there he lived to the end of his days.