

I knew it was to him, though my father never said so openly. Three thousand pounds of borrowed money went with it. And from that miserable day we were in debt. I only knew that the loan had been a stern necessity, and that the name of our creditor was Rupert Ray.

"Often and often, while my father and I talked over our difficulties—for we were not rich, and the payment of this money hampered us greatly—I have sat and pictured the man who held us in his grasp, so to speak, for we were proud, and the chain of debt galled us both more than either would have owned to the other. Always in my dreams he was old and ugly, and harsh, ill-bred and vulgar; and I sighed for the day to come, when, our debt paid, his name need trouble us no more.

"Do you know what it is to hate a person whom you have never seen, Letty?—to loathe the sound of his name—the very mention of his existence? I don't suppose you do; but that was the hate with which I hated Rupert Ray."

The words were spoken clearly, almost loudly, and I looked up, half doubting if this bitter, defiant woman could be my tender cousin, Ruth.

"We never had a trouble until that miserable time," she said; "not a real trouble, that is. We had our difficulties, our pressing cares often, but I have since learned that those were not troubles.

"One day a foreign letter came to us, deeply edged with black. It was directed in a stranger's hand; and at first my father doubted if it were for us. But within was a blurred and blotted note from my brother, telling us that he was dying, humbly praying my father to forgive him for the pain and the trouble he had brought him all his life long.

"An enclosed and longer letter from a friend of his, who, it seemed, had been very kind to him through his brief illness, told us all about his death, and that he was buried in a corner of the little Protestant Cemetery at Boulogne. They had put a tablet above him, too, with his name and age, so that if ever we went there we should be able to pick out his grave from among the strangers' mounds.

"We mourned for him, as was natural; but I think my father's heart was more at rest from that day. He felt almost thankful, I think, at times, to know that the fevered, sinful life was over, that the prodigal was gone home.

"So the weeks and the months passed quietly over till my father died—sickened and died suddenly, without warning of any kind.

"On that terrible day, as I stood and saw them lay his white face back on the pillow, I neither sobbed nor cried. The life froze at my heart, the sight left my eyes, and I fell on the bed in a fit. For days I lay as one dead, and when I came to myself it was to find that my father was buried.

"I cannot bear even now to think of that awful time. For weeks I saw no one but old Lizzie, our faithful servant. Friends called with kind words begging to be let into my room; but I would not see them. Your father had not come to me then, and I sat alone and battled with my sorrow as best I could. I was like one dazed; and through all, my heart was hard and cold, it lay like a stone in my breast; and I told myself often in my bitter pain it would be well if I too was at rest under the sods by the side of my father; for that whether I died or lived, there was no one in the world to care for me now he was gone.

"One day Lizzie came up with an important face, bringing a card,