

by the suffering to his mother, and the obligation under which they must now lie to others, with very little hope of being able to discharge the debt; and if John did not feel all this quite to the same extent, it was because he had his own peculiar griefs.

Mrs. Lawrence and Elsie sat together in the dressing-room of the latter, when the year and their misfortunes with it were about three weeks old. The girl had appeared to be more drawn toward her aunt than ever, since there had existed the necessity of comforting her. The gentle Anne bore her grief with meekness and patience, but it was grief none the less; and though she did not devote much time to complaining, she felt as any other wife and mother would.

"I am sure I ought to be thankful to have such children," she said, folding up a letter from which she had been reading extracts to her niece. "I do not believe one in a thousand would at his age have done what Challie has done. The business is settled now."

Elsie did not answer; it was not of Challie she wished to hear, and yet she did not dare to ask the question that trembled on her tongue. Why was she so foolish? she thought. Why could she speak freely of Challie, and yet could not mention John?

"From this letter I suppose it is quite concluded," resumed Mrs. Lawrence. "The mill property brought more than they expected, and this, together with what I have given up of my own, will render it necessary to borrow of your father and your Aunt Charlotte only £11,000, which will satisfy all claims."

"Given up!" exclaimed Elsie. "Oh, Aunt Anne, you have not given up anything of your own? what will you have left to live on?"

"There is no merit due to me, my dear; the credit, if there be any, is the boys': Challie being of age, it was possible for them to revoke and annul the settlement if they chose. How could they keep the money when their father's name demanded it, and how could I refuse consent with their example before me?"

"Oh, how noble, how generous!" exclaimed, Elsie, with kindling eyes. It was

just what she could appreciate and admire. "But have you given up absolutely all? What will you do?"

"We shall have £400 a year. I do not understand how it was, but there was a small property to that amount that none of us could surrender."

"I am glad of that," said Elsie. "But what a pittance! How will you ever live on it? You will have to live here, Aunt Anne."

"What people have to do they must do, my dear, and it is no use to complain. I do not pretend to say I like it, or that I shall not find it very hard after living as I have always done; but I feel far more for my children. What a blessing it is now they have their professions to turn to; that they have not been brought up in idleness. But it is hard on both."

The mother's eyes filled and she looked steadily into the fire. Elsie listened, a new light breaking on her mind. She was so unused even to the idea of poverty, that she had not hitherto thought of the change their parents' loss of wealth would make to the young men.

"How is Challie? Is he well, or working too hard?" she asked at last.

"Poor boy, he will have to work now. He told me when he left he meant to make a fortune in no time. He must work of course, but I shall see that he does not do too much, for he cannot bear it; and he will still live with me. At present the change will be greater for John than for Challie," and she sighed.

"Why?" Elsie ventured to enquire.

"He will have to give up so much that he has always been used to; so much that he likes. Challie says he is negotiating for his exchange."

"Exchange! Into what, and why?"

"He cannot support the expense of a cavalry regiment any longer. Of course we can give him no allowance now, and he says it is impossible to live on his pay, so he is going to exchange into the line."

"But why can he live on his pay better in a line regiment?"

"I don't know. He says so much is not expected, and that having been used to a good income hitherto, he could not continue where he is without it. Besides, he