

own father and mother, specimens of the class who toil hard, live hard, spend all, drink as much as they can, and die early. Later on, they might have gathered in troops round his doors, clamouring for a dole out of their rich relation's enormous wealth. But they did not. Perhaps they were unconconscious that one of their own stock was doing such credit to the name: perhaps, as is often the case with poor relations—and a great comfort it is when they are so constituted—they were too proud to force themselves where they were not wanted. In any case, the only relation Sir Jacob had in the world of his own blood, was his niece Rose. Her father, who combined his brother's shrewdness without his ability, had been content, as I have said, to work quietly without an effort to rise, and died leaving a little girl thirteen years of age as a legacy to his brother.

I have explained how Sir Jacob received this legacy, I refrain from enlarging on the hopes and ambitions which Rose's beauty when she came to him after her eighteenth birthday excited in his breast. He would rise higher in the social scale by means of her. She would marry well, she would connect him with some noble House. Like all self-made men Sir Jacob thought over-much of social position, and measured the height to which he had risen by the rank of the people he could count as his friends.

That evening he walked all the way home, a common thing with him after a day of excitement and hard work, and surveyed the position. Well, the sacrifice must be made. Rose must marry Julian, if possible. Farewell all the chances of a noble alliance. He had the books of that period under his own custody now, he would take care that they should not go out of his own hands; the history of that "investment" should remain a secret between himself and Reuben. As for the blow, it must fall; he felt as if it had already fallen: he knew well enough, he had known for months that it must come, he knew that to raise more money was impossible, he had sold, mortgaged, and anticipated a great deal more extensively than his secretary knew; and the last disaster, the insolvency of the El-Doradian Government, only accelerated the ruin which strikes, the fall in stocks, and bad times generally had been working for him. His heroism or callousness, as it seemed to Reuben, was that of a man who has been contemplating the blow

for so long that when it falls it is a positive relief. The agony had all been anticipated.

But there could be no more dreams of matrimonial greatness; the only thing left was retreat with honour and to carry with him in his downfall the sympathy of the world. No thought of the hundred clerks whose fall would be, so to speak, upon the hard kerbstone, while his own would be on cushions and pillows; none of the thousands of men who looked to his pay-offices for their daily bread. When had Sir Jacob ever given one thought to the welfare of his own people? As well expect a general to spare the lives of his soldiers.

Rose, at home, with no suspicion of what was impending, spent the day in a long dream. Julian was in love with her, Julian had asked her to be his wife: was that a real thing or was it a dream? No, it was real; he loved her, he had said so, and she—did she love him? It was, as yet, early to ask herself the question. Love comes upon a girl in so full a current, so impetuous a stream, that at first she is carried away, senseless almost, upon its waves. She has no breath left to ask herself what she can give in return; she has only to sit, and wait, and wonder, and be happy. Julian was in love with her. All day long there was a round red spot on either cheek where Julian had kissed her, all day long she sat with blushing brow thinking of how his arms lay round her waist, all day his voice haunted her as he spoke words sweet as honey from the honeycomb.

She avoided Mrs. Sampson because her heart was full, and when she was tired of wandering among the spring flowers in the garden, sought her own room and sat there with a book before her, trying to read, but breaking down in the attempt, and falling back upon thoughts of Julian and of love.

Love at nineteen is surely the greatest happiness that can fall to any girl. She is too young to calculate the chances, or to know the dangers of wedded life. It is all pure pleasure to fulfil so early the function for which, as her school-life has taught her, she has been brought up, that of standing, the most prominent figure in the whole ceremonial, before an altar to be married. We are not simple shepherdesses, I trow; we who have been to fashionable schools know a good deal. We do not want love in a