


The Debtor's Daughter  
Or, Life and its Changes  
by Timothy Shay Arthur, 1850

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The Debtor's Daughter

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## CHAPTER 1.

The year had waned until but a few hours were left. Evening came softly down, and the stars looked forth and sparkled in the cloudless sky. On the street were hundreds of light-hearted pedestrians, young and old; while gayer parties swept fleetly past, inspired by the jingle of merry bells. Within doors were brighter scenes. Family re-unions, social parties, and the gathering together of happy children. We will present one of these scenes to the reader's mental vision.

In the handsomely furnished parlor of a thrifty merchant named *Herman Putnam*, were assembled as mirthful a little company as could be found in the city. It consisted of the merchant's wife and their children, with their attendants, and one or two near relatives. The oldest child of Mr. Putnam was a boy in his fourteenth year; and the youngest, a bright little fellow of four, still called "the baby." Between these was a daughter named Clara, who was twelve years of age. A happier family of children could hardly be found; nor any in whom their parents had more pleasure.

The children were assembled in the parlor, as had been the custom of their parents on the recurrence of New Year's Eve, for purposes of mirth and festivity. Presents for each were provided; and also an entertainment of ices, fruits and sweets. Plays, music and dancing were introduced, to give zest and variety to the scene of enjoyment.

"For the many blessings that are showered upon us," said the mother, as she gazed upon her happy children, "how deeply should we be thankful! My heart is full tonight."

There was a tremor in her voice, and tears glistened in her eyes.

This was spoken to her husband; who made no answer in words; though he smiled an assent. Had he uttered what was in his heart, he would have given thanks to his *own shrewdness*, careful dealing and intelligence as a merchant, for the blessings so freely scattered along his way through life.

"Dear children!" murmured the happy mother, as her eyes followed them about the room, lingering now on their beautiful young faces, and now watching their graceful motions as they whirled around each other in the dance. "Dear children! If life were all a sunny time like this! If there were to come no clouds, nor storms, nor winter."

"Why do you think of *clouds* and *storms* and *winter*," asked Mr. Putnam, half chidingly.

"They come to all, in passing through life."

"They will not come to *us*, I hope," replied the husband, with confidence.

"Why should *our* flock escape?"

"Because their shepherd is more watchful in guarding them from danger, than the shepherds of many other flocks."

"I do not understand you," said Mrs. Putnam.

"Don't you dear? You are dull tonight," replied the merchant smiling.

"Perhaps I am. But, you will assist my dull ears by an explanation."

"I call *myself* the shepherd of this flock," said Mr. Putnam, affecting to speak lightly, though he was earnest in his heart. "And I think myself fully able to guard it from the *wolves of adversity*."

"Oh!"

Mrs. Putnam smiled and shook her head.

"Go on and be happy," said Mr. Putnam. "Enjoy the sunshine, the flowers and the fruits so freely scattered around. Let not your heart be troubled about the future. *I* will see that no adverse changes come."

"Riches take to themselves wings. So the Bible warns us," returned the wife.

"True. But they fly away from those only who fail to clip or fetter their wings. I have no fear of such a winged demonstration in my coffers."

"I don't like to hear you speak so," returned Mrs. Putnam, seriously. "The earth is the Lord's and the fullness thereof. Whom He will — He sets up, and whom He will — He casts down."

"Your heart is *superstitious*, dear," said Mr. Putnam. "I do not believe as firmly as you appear to, in the particular interference of Providence in the affairs of men. People lay a great deal of *blame* at the *door of Providence* for their

misfortunes; when they might with far more propriety, take the blame of it to themselves. I've lived long enough to begin to understand pretty clearly, the theory of success and failure in life. Men make their own external condition. I have made mine by industry, shrewdness and tact; when others were asleep or enjoying themselves, I was thinking, and scheming and working. Suppose I had been careless and unthrifty; would I have grown rich? Certainly not! Understanding, as I do, the means of success; it is not surprising that I should understand how to retain my advantage. Give yourself no trouble on this account, Margaret. All will come out right. Trust me for that."

"You cannot keep away *death* nor *sickness*."

"Those are evils against which human foresight may not always guard; and when they come, we must only bear them with Christian fortitude. But why, Margaret, cloud this happy season, by gloomy thoughts. Let us enjoy the present; that is the way to be thankful for all our blessings. Sufficient unto the days, is the evil thereof."

With an effort, Mrs. Putnam sought to dispel the *clouds* which had come dimly over the bright horizon; and soon the sky was *clear* again. There was too much contagion in the atmosphere she was breathing, to leave her free from the infection of joy. The shadow fell suddenly, and quickly passed away; like the shadow of a bird upon a sunny stream.

So full of all the good things of life which money could procure, was the lap of this family, that few thoughts went beyond their threshold in *sympathy* with others who were less favored by worldly fortune. They were happy in and from themselves, and cared nothing for others. So far as Mr. Putnam was concerned, his thought of those who were in poorer circumstances, was mingled with *contempt*. It was all, in his view — their own fault, and they deserved the evils incident to their condition.

Not far from the residence of Mr. Putnam, were assembled another family; or, rather, a portion of another family — for one was absent, and that one the husband and father. He was a merchant, named Manny Wilkins.

The parlor in which Mrs. Wilkins, sat with her three children, was lit by a single gas lamp, and the little group were seated on a sofa which had been wheeled near to the glowing grate. No entertainment had been prepared for the little ones; there was no music, no dancing, no loud ringing of happy voices; for he whom all loved was absent, and they were not willing to be glad until he returned.

"Why does father stay out so late?" said Grace, the oldest child, who was just entering her thirteenth year.

"I'm sure I cannot tell. He sent word that he would not be home at tea time; but it is nearly nine o'clock now. Business has probably detained him."

"Oh, I wish he would come home! I don't want to go to bed until I kiss him," spoke out little Mary. "I'm so sleepy!"

"I wouldn't sit up any longer, dear," said the mother. "It may be an hour yet before he comes home."

"An hour? oh, that is so long," murmured Edwin, the youngest, who yawned as he spoke. "What keeps him so long?"

In a little while afterwards, Edward, who was only six years old, fell off to sleep and was removed to his bed by the nurse who was called in for the purpose. Mary soon followed, and Grace was left alone with her mother.

Ten o'clock came, and still Mr. Wilkins was absent.

"Where can father be?" said Grace, rising and going to the window, where she stood looking out upon the still thronged street. "I wish he would come home."

"He has some business to attend to, which, no doubt, keeps him later than he wishes to stay," replied the mother. "You had better go to bed, dear. I will remain up until his return."

Grace sat half an hour later with her mother, and then went up to her room. The one they waited for, was still absent. And where was Mr. Wilkins?

In making some hurried estimates during the day, in regard to his business, which was not going on altogether to his satisfaction, the merchant came to a result which startled and alarmed him. When evening fell, instead of returning home as usual, he remained in his counting room alone, and began a series of careful investigations into the state of his affairs. This was continued hour after hour, the time passing unnoted, until he paused over the final result, and heard the clock strike twelve.

"Deceived! Deceived!" he exclaimed in strong agitation, "I had hoped to find some *error* on the right side; but, none, alas! appears. And is it thus, that I begin the new year? My wife! my little ones! How hard will it be for you! This will be

the wormwood in my cup! For myself, I could meet adversity without a fear; but I cannot bear the thought of change for the cherished ones of my pleasant home.”

For many minutes the unhappy man leaned his face down upon the desk at which he had been sitting, searching in vain for some way of escape from the approaching disaster; but none was presented.

Mr. Wilkins' losses during the year had been very heavy; still, he believed himself to be perfectly solvent, and able not only to meet all his engagements, but to go on and make up, during the coming year, more than all he had lost in this. But, the actual state of his business, as presented by figures, showed him to be not only crippled, but so much crippled, that it would be impossible to go on for more than a few months longer. For some time, he had found it difficult to make his payments; being forced to borrow a good deal, and also to suffer heavy discounts on paper. Still, he had no suspicion that his affairs were *desperate*. The certainty that it was so, came upon him like the shock of a heavy blow.

It was past midnight when the merchant reached his home. The instant his wife saw him, she perceived that something was wrong.

“Where have you been so late?” she inquired anxiously.

“At the store,” he replied briefly.

“What is the matter? You look pale and troubled. Is anything wrong?”

“Yes, dear,” replied Mr. Wilkins, in a low voice. He spoke low that he might not betray his agitation.

“What? What?” eagerly inquired Mrs. Wilkins.

“I find myself, most unexpectedly, in great financial embarrassment.”

“My husband!” Mrs. Wilkins laid her hand upon him, and drew instinctively close to his side.

“I have met during the year, with many severe losses; but, though I felt them, I still believed that I had suffered no serious injury. In this, it now appears, I was mistaken. They were too heavy for me, and I am about to be carried under.”

“Do not say that, my husband! Hope for a better result than this.”

“We cannot hope in the face of the most conclusive evidence. I have this night completed a searching investigation into my business, and the result is, a knowledge of the fact that I am hopelessly insolvent. As painful as all this is, the pain finds tenfold increase in the thought that the consequences will pass from myself to others. If the evil were to be borne alone, I could bear it. But it must fall heaviest upon you and our little ones. Into this dear *nest of love* will come the hand of the spoiler!”

A strong shudder passed through the frame of Mr. Wilkins, as he said this.

“Do not think of us now,” quickly replied his wife, drawing her arm about his neck. “We lack no good in this world beyond what we can share with you. As for myself I can say that,

‘Grief divided with your heart,

Were better far than joy apart.’

Our lives are bound up together; and we can be happy under any external condition.”

“But our children! What will they lose?”

“They cannot lose our love and care, my dear husband! These make their greatest good.”

“But they will lose those advantages which wealth alone can procure. Oh, to see them pushed out from the circle in which we move, and thrust down lower! My heart aches at the thought.”

“And may not that thought spring from a weakness? But, do not pain yourself now, by looking at these consequences. Turn yourself to your business, and let all your thoughts center there for the present. This is needful in so great a crisis. Do the best you can without regarding, us. When the end comes, even if all is lost, you will still have a wife and three children to love you, and to keep close by your side, cheerfully treading the path you walk in, even if it is along a rough and desert way.”

Mr. Wilkins was touched by the words of his wife. He had expected to see her cast down to the very earth. But, not a tear had come to her eyes; nor had a quivering lip betrayed the sinking spirit.

“God bless you!” said he with emotion, “for such words of encouragement. They come to my sinking heart and bear it above the waters.”

“There is one thing for which we can be thankful,” replied Mrs. Wilkins. “Adversity will not separate us — but drive us closer together; and, in mutually sustaining each other in the trials through which we may have to pass, we will make them lighter. And now, dear husband! let me say to you, once for all. In your present difficulties, think no more of *us*. On your head, will come the first shock of tempest, while we are safely shut up at home untouched by its fury. Upon you, must fall the mortification of a blasted credit, so dreadful to a man of right feelings; and still worse, the pain of seeing loss fall upon others, if your property should not prove sufficient to meet your obligations. I can imagine some little of what you will have to suffer in the ordeal which you are about to enter. Would that I could pass through it with you, and bear half the pain.”

“My dear wife!” exclaimed Mr. Wilkins, “How my heart blesses you for these words! You will stand by my side in this ordeal, and take away half the pain I would otherwise suffer. Already my failing heart is sustained. The heavy hand that has seemed to press for hours upon my bosom, is no longer there. Let the storm break, I will find shelter.”

“Yes, let it come! There is One above who *rules* the storm; and He will not let it bear upon us too heavily. He cares for our children with a love that is tenderer than our own — and wisdom is the form of that love. *Good* to them and to us, let us believe — will spring from what now seems evil.”

“Talk to me thus,” said Mr. Wilkins, “when you see me sinking amid the trials I am about to encounter. It will do me good. It will keep me above the rushing waters.”

The heart of the embarrassed merchant beat with even pulses, as he laid his head upon his pillow that night, and the sleep that followed was sweet and refreshing. In the morning, he went forth to meet the good and ill in store for him; and, though his heart faltered at times and trembled, yet his mind did not lose its rational equipoise.

## CHAPTER 2.

“*Wilkins* protested! Impossible!”

“It is true, sir. I saw the notary in at Weston’s.”

“Some oversight perhaps.”

“That is possible.”

“How much of his paper have we?”

The clerk to whom this was said, referred to the Bill Book of the house, and after a brief examination, replied. “Ten thousand dollars.”

“So much?”

“Yes sir.”

“I did not suppose it was over five thousand.”

“He has bought heavily of late. His last bill was nearly three thousand dollars.”

“And made last week!”

“Yes.”

“The goods are all delivered and the notes taken?”

“Oh, yes.”

“Protested? That looks bad.”

“He’s been hard run for money during the past two or three months,” said the clerk.

“Ah? How did you hear this?”

“They told me so at Weston’s.”

“Indeed! What do they think of this protest?”

“That it is a failure.”

“Are they in to any amount?”

“About as much as we are.”

“Well; all I have to say is, that if Wilkins has failed, he’s a cheat, and he’ll get no mercy from me. A man who will buy three thousand dollars worth of goods from a single business, just on the eve of smashing up, is a scamp!”

“Men struggle, sometimes, Mr. Putnam,” said the clerk, who had once failed in business himself, “up to the day they stop payment, in the hope of meeting all their engagements. It is hardly just to pronounce a man a *cheat*, who tries to do right, and only ceases his struggles when all his strength is exhausted.”

“All that is well enough said,” replied Mr. Putnam — for it was this gentleman we have before introduced, “and may apply in some cases. But, it won’t apply here.”

While he was yet speaking, a lad came in and handed him a note. It desired his attendance, on the next morning, at a meeting of the creditors of Manny Wilkins.

“So he has gone by the board, sure enough!” said Mr. Putnam, in a growling voice, as he tossed the note from him. “I am invited to a meeting of his creditors. I will be there, depend on it. Herman Putnam is never absent on these interesting occasions. And if he doesn’t give Mr. Manny Wilkins something to dream over for the next twelve months, he’s mistaken!”

“And so Wilkins has gone by the board,” said Mr. Putnam, on meeting a mercantile friend an hour afterwards.

“Oh no! Surely not!” was replied.

“Too true sir.” And Mr. Putnam compressed his lips and frowned ominously.

“I thought him perfectly solvent.”

“So did I; and honest too.”

“Honest!” said the other with some evidence of surprise.

“Yes; I say honest!” replied Putnam, sharply.

“Will he not be able to show a fair statement?”

“He bought three thousand dollars worth of goods from me last week. That does not look very well.”

“I sold to him the day before yesterday.”

“You did!”

“Yes.”

“And do you suppose,” said Mr. Putnam, “that Wilkins didn’t know at the time he made the purchase, that he was insolvent?”

“I shall wait until I see his statement, before I come to any conclusions against him,” replied the other. “In all my dealings with him, I never saw anything which would lead me to doubt his integrity.”

“As for me, I never thought a great deal of him,” replied Putnam, “and I only wonder that I was the fool to let him get into me so deeply. But, if he gets off with his plunder, he will be a good deal smarter than I think him.”

“Your judgment is too hasty in this matter,” was answered. “In most cases of mercantile embarrassment, our utmost *charity* is needed.”

“I grant you that,” said Putnam. “Charity for those who have all the loss to bear.”

“No; charity for him who *fails*. He loses everything, the others only a part; and, in most cases, a part that gives no pain in the removal. The creditor loses not a single domestic comfort. The loss reaches no member of his household. All goes on with him, as if no *disaster* had occurred. But, the unhappy debtor is stripped of everything; and his family, raised, it may be in luxury, driven out of their pleasant home and from among a cherished circle of friends, to sink into obscurity and poverty. Ah sir! When I hear that a man has failed, my first thought is one of *pity for his family*.”

“And my first thought,” replied Putnam, with a strange *pride* in his own lack of sympathy with the unfortunate, “is whether I hold any of his paper!”

“Do you not think of his *family*?” asked the mercantile friend. “Do you never ask yourself how you would feel, if it were you in so painful a condition?”

“No sir! I never mean to be in such a condition. My regard for my family leads me to avoid all mistakes in business. I never speculate; nor run risks; nor make false calculations. I see to my own affairs narrowly, and leave other people to take care of theirs. When a man who owes me fails, I see that the loss is as small as possible; and, if I am satisfied that he has been acting badly, I show him no mercy.”

“Why should you persecute a *fallen* man, even if he has erred too widely?”

“I go for the moral effect in business circles. Make a man *feel*, to the full extent, the consequences of his own acts — and it will prove a warning to others likely to fall into the same position. Moreover, when a man cheats me — and he who buys my goods one day and fails the next, is a cheat — I have an account to settle with him which I never let run a day longer than I can help. You will be at the meeting tomorrow of course.”

“Oh yes.”

“I trust you will come prepared to do your duty as a merchant.”

“And you as a man,” was answered. The two men separated.

“Is it true,” asked Mrs. Putnam of her husband, when the latter came home in the evening, “that Mr. Wilkins has failed in business?”

“Too true,” replied the merchant, in a sober voice. His brows contracted as he spoke.

“Oh, I am so sorry?” fell from the lips of Mrs. Putnam in a tone of sympathy.

“And so am I,” returned her husband, “for he owes me ten thousand dollars!”

“So much? But you will not lose it all?”

“I trust not.” There was a kind of menace in the tone with which this was uttered. “Wilkins has not acted *honestly*; of that I am well satisfied; and I shall hold him to a strict account.”

“That pains me worst of all,” said Mrs. Putnam. “Poor Mrs. Wilkins! I could bear anything except to have the good name of my husband tarnished.”

“I will blast his good name!” fell from the merchant’s lips with an emphasis that caused the heart of his wife to bound with a single quick throb.

“I will . . . .”

“Oh, do not say that!” she returned in a pleading voice. “Spare him for the sake of his *family*.”

“I cannot spare him, Margaret, on any plea. It is due to *justice* and the whole mercantile community, to expose fraud wherever it intrudes itself among us. And on this principle, I will expose everything that is unfair in this man’s business. As for his family; he is their protector, and should be their best friend. Their misfortune is in having such a protector and friend. It would be a *weakness* in me to let him escape through the mere impulse of pity for his family.”

“Oh! it will be such a change for them!” murmured the wife, speaking partly to herself. “Such a change! Poor Mrs. Wilkins! I esteem her as one of the best of women; and she has a sweet family of children. Grace has sprung up into a lovely girl. Ah! When I see misfortune come upon a family like this, I think of how it would be with *my own* little ones, were the pressure of adversity to fall upon us.”

“Give yourself no trouble on that score,” replied Mr. Putnam, a little impatiently. “I will take good care never to get into a condition like that of Wilkins.”

“Sometimes our best intentions fail,” remarked Mrs. Putnam.

“Good intentions are worth nothing, unless carried out with the requisite wisdom. There’s too much *good intention* in the world, and too little *good action*.”

“Even for men’s weakness and inefficiency, we should have charity,” urged the wife.



“I don’t know about that. This *false charity* that so much abounds, is only an inducement for men to be weak and inefficient. I have no idea of being compelled to drag along with me, some half a dozen of such people. The moment I find them clinging to me, I throw them off to shift for themselves.”

Mrs. Putnam argued no further with her husband. But her own views and feelings were not in the least changed by what he said. All the evening, she was silent and thoughtful. Poor Mrs. Wilkins! Her image was not a moment from before her mind.

## CHAPTER 3.

It required a strong effort on the part of Mr. Wilkins, to subdue the agitation towards which his mind was constantly tending, as the hour for meeting his creditors approached. Nothing but a feeling of *integrity* sustained him.

“I have not designed to *wrong* any one,” he said to himself, as he felt his heart shrinking from the trial through which he was about to pass, “Why, then, should I fear to meet these men? Let a sense of *rectitude* bear me up; and *fortitude* enable me to endure the pain without a murmur.”

With these words in his heart, the debtor entered the room where were assembled some twenty of his principle creditors. Some bowed to him formally; some recognized him with a smile; some took him cordially by the hand; and some looked at him with stern eyes and compressed lips.

“Gentlemen,” said Mr. Wilkins. His voice was unsteady, and his lips trembled. “Gentlemen,” he repeated forcing a more composed expression, although the words came deep from his throat. “I have called you together in order to place before you a statement of my affairs, which, I deeply regret to say, are seriously embarrassed. Many causes have tended to this; not the least effective of which have been losses through bad debts. Were it possible to collect all that is outstanding, I could show a handsome surplus. But, as this cannot be done; the deficit, I fear will be serious. For your benefit, I am prepared to make an assignment of everything.”

Mr. Wilkins would have said more; but the tremor in his voice returned; and, not wishing to display an unmanly weakness, he closed and sat down.

“Have you a statement, Mr. Wilkins?” asked one of the creditors.

“Oh, yes.” And he drew forth a small package of papers and laid them on a table at which two or three were sitting. One of those present was appointed to read these papers aloud. After the reading, there was a silence.

“A pretty full statement,” remarked a gentleman.

“Debts of a hundred and twenty thousand dollars,” said Mr. Putnam, “assets a hundred and seventy thousand, including fifty thousand bad and doubtful claims.”

“That will leave cent per cent for creditors.”

“Cent per cent!” growled Putnam. “You’ll never see fifty cents on the dollar.”

“Give me the settlement of the business, and I’ll bring it so near to one hundred cents,” said Mr. Wilkins, quickly, “that no creditor will feel that he has cause of complaint.”

“No, I’ll not agree to that,” replied Putnam. “It is enough for me that a man once mismanages his business. If he is not able to conduct it successfully, he will not be able to settle it to the best advantage.”

Mr. Wilkins, who had risen, sat down instantly, while a slight pallor overspread his face.

No one spoke for some moments. Some felt with Mr. Putnam, but, not knowing how many others were on their side, they did not feel bold enough to commit themselves to like sentiments. Others were hurt at the *unkindness* of the remark, as well as at the *manner* of its utterance; and the feelings of such, went naturally to the side of the debtor.

“I am for whatever arrangement is best for all parties, Mr. Wilkins included,” said one, breaking the silence that followed the words of Mr. Putnam.

“So am I,” added another.

“And so am I,” repeated a third.

“I don’t see,” remarked Putnam, “that Mr. Wilkins has any interest in the matter whatever. According to his own showing, there will not be enough to pay his debts. The property, therefore, is ours; and it is for us to get the most out of it we can. He says that he is ready to give up all. And I am ready to take him at his word, and take all.”

“And fully release him from every obligation?” said a gentleman present.

Putnam compressed his lips quickly and shook his head.

“I didn’t say that. How can I release a man from an obligation. If you owe me a dollar, you owe it; and the debt remains until the dollar is paid. An obligation is an obligation, and, until wiped off by a just return, remains in full force. Isn’t this so?”

“We may relinquish any claim that we have against another,” was replied to this.

“*You* may do so. But to *me* there is no abstract justice in the thing. If a man is your debtor — he ought to pay the debt.”

“Suppose he is not able to do so?”

“If not able in the present, he may be in the future. The obligation must forever stand against him, and, if he is governed by an honest principle, he will pay it off in the end. This forgiving thousands and thousands of dollars, annually, in our city, by over-merciful creditors, is working greatly to the detriment of a healthy state of business. Men fill up every channel and avenue of trade, struggling against each other, diminishing prices and dividing business, with a recklessness about results which is astounding to a merchant of the good old school principles. If they succeed, well; if not, why they call a meeting of creditors, make an assignment of their bad debts and bad stock, get everybody to sign off, and then begin the same thing over again. Now, gentlemen, I for one, am tired of this too oft repeated *game of chance*, played against my fair accumulations; and I mean to set a face of steel against it. I release no man who goes in debt to me.”

“Your remarks, Mr. Putnam,” said a friend of the debtor’s “bear unjustly upon Mr. Wilkins. He has played no such game as the one you censure.”

“I don’t know,” muttered Putnam, in an undertone. “I’m not so sure of that.”

The words reaching the ears of Mr. Wilkins, he arose instantly, and said with some warmth.

“I must beg leave to repel the gentleman’s insinuations. I believe, that I have conducted my business as *fairly* and as *honorably* as any man in the city. And, as for a release from my obligations, I have not asked, nor do I intend asking that. If I live and have my health — I will pay up every cent that my property fails to divide. If not, the loss will have to be shared by my creditors.”

“Our friend,” remarked Mr. Putnam, rising as Mr. Wilkins sat down, and speaking in a tone which the latter felt to be *insulting*; “assumes that his business has been conducted on fair principles. From this view, I must beg to differ with him. We find, in this statement, some fifty thousand dollars of bad debts, some of them against men long known in the trade to be of doubtful credit — men who could only buy from those who were over-anxious to sell, and who were thus enabled to divide the business with good and substantial traders in various parts of the country.”

“Name the men to whom you allude,” said Mr. Wilkins.

Putnam took the debtor’s statement from the table, and, after glancing over it, repeated the names of *Parker and Krane*.

“They owe twenty thousand dollars,” said he. “Men to whom I refused credit four years ago!”

“Has anyone here lost by this firm?” asked Wilkins.

“I lost by them,” replied one.

“And so did I,” added another.

“When did they fail?” was inquired.

“Three months ago,” answered Wilkins.

“I would have sold them up to the day I heard of their stoppage,” remarked a gentleman, who had before said nothing.

“And you would have deserved to lose your bill;” retorted Mr. Putnam, in rather an ill-natured tone of voice.

“This is little better than *trifling*,” said one of those present. “Let us come to the work on hand, and do it like men and Christians; not like eager self-seekers and oppressors. A fellow merchant has fallen into difficulties, and we who are most

interested in his affairs, he calls together, and says, openly and honestly — ‘Gentlemen, I have met with losses which have embarrassed, and rendered it impossible for me to meet my payments. Here are my effects; I surrender all into your hands. I will not stand between you and a dollar that I have called my own. Now, gentlemen, when a man who owes me does this, I am disarmed. If I lose by him, I am not angry. When I hear my child lisping the prayer so beautifully given in these lines —

*‘The mercy I to other’s show,  
That mercy show to me.’*

I feel an instant desire to have implanted in my heart, all humane principles. We should be merciful to others — as we would hope to obtain mercy from Him to whom we are all indebted beyond our ability to pay.”

These words produced a strong effect, and, were instantly responded to in a similar spirit, by several of those who were present.

“Unless you desire me to remain,” said Mr. Wilkins, at this time, “I will retire and leave you to discuss the whole matter in the most perfect freedom. Act, gentlemen, with a view to your own interests in this matter. I ask of you nothing, but to believe that I have meant to do right.”

No one expressing a wish to have him remain, Mr. Wilkins left the room, and returned to his place of business. An hour afterwards, two gentlemen who had been appointed by the meeting, waited upon him for the purpose of ascertaining many particulars not fully explained in his statement, and also to confer with him about the winding up of his business.

“What has been done?” asked Mr. Wilkins, with a strong manifestation of interest.

“Nothing,” was replied. “Some were for extending your time, that you might recover yourself, some for winding up the business, leaving it in your hands, as the agent of the creditors; and some for taking the assignment, and excluding you from all agency in the settlement. Mr. Putnam says that he, for one, will be satisfied with nothing less; and there are a number who go along with him.”

“You must act as you think best,” said the debtor, with a sinking in his voice. “Though I am well satisfied that if I were permitted to settle everything, I could make it pay much better than if placed in the hands of men who are strangers to my business, and who would have far less interest than myself in the result.”

This was readily assented to by one of the men, but received coldly by the other. They represented the two opposite parties among the creditors. After obtaining all the information they sought, they went away.

On the next morning, another meeting was held; but without arriving at a definite decision in regard to the debtor. His friends and those who thought a *humane* course the wisest and best — were strongly opposed by Mr. Putnam and those who, like him, narrowed down their views to the little circle of *self-interest*.

Finally, it was decided to accept the assignment offered, and to take the business out of Mr. Wilkins’ hands. Then came up the question of a release for the debtor, who was present during the discussion that followed.

“I release no man,” said Mr. Putnam, the moment it was proposed to free the debtor from all remaining obligations.

“In Heaven’s name!” exclaimed a gentleman, when this remark was made. “Let us act towards a fellow man in misfortune — as we would have others act towards us, were we in the same unhappy condition!”

“When I get in such a condition, I’ll ask no man to release me. Never will I stoop to that,” said Mr. Putnam.

“Gentlemen,” said the debtor, rising, “I thank such of you as meditate the kindness and consideration proposed — from the bottom of my heart. I have not asked this, and I did not mean to ask it. But, I will deal frankly with you as to my purposes for the future. When I go out from here, I go out penniless and creditless. Possessing ability to do business, I will have no means to work with; yet, will there still rest upon me the burden of a family. The natural needs of my wife and children, I must supply as before. They will have the first claim upon my efforts, and I shall feel in duty bound to pay the claim. When that is done, if I have anything over, it will go to meet whatever deficit may remain after this business comes to a final settlement. If I am released from all legal obligation, I will be freer to enter into any business that may offer. I will have a chance to get on my feet again. If you believe me to be an honest man, it will be wise for you to release me; for then I will be better able to pay whatever remains to be paid.”

“When my debt is paid, I will give a release — and not before!” replied Putnam to this. “I have set my face against this sympathy-system.”

“It pains me to hear any man express such sentiments,” said one of the creditors in answer to this. “It is always best to lean, if we lean at all, to the side of *mercy*.”

“Gentlemen! All I have to say in this matter, I have already said,” retorted Putnam. “I will not sign a release until every dollar is paid. Mr. Wilkins stands my debtor, and as such, I will hold him. You can act perfectly free so far as your own interests are concerned; and I will do the same so far as mine are concerned. You can act upon your sympathy-system, and I will act according to my own views of right and wrong. And now, gentlemen, as I have other matters to see after, I will leave you.”

And, with this, he departed.

There were several who thought and felt with Mr. Putnam, though they were less ready to avow as boldly their sentiments. These raised many questions and doubts, and asked for a longer time to consider. The result was, an adjournment of the meeting without any decision of a matter so vital to the future well being of the debtor. The spasmodic sympathy excited in his favor, gradually died away from this time. His assignment was accepted, but *no formal release* followed, and as his friends came not forward to effect this important object for him, the debtor shrank from any attempt to carry it through himself. And thus was he left a *prey* to any eager extortioner of a creditor, who might happen to find him in possession of a dollar that he could wrest from him by legal process.

“You should see to this matter, Mr. Wilkins,” urged one lukewarm friend and another.

“The creditors had the question before them, but did not grant the blessing,” was his only reply to this.

“But you may get a release if you go vigorously to work to obtain it. Might be still further urged.”

“Do you think I can go to a man and ask him to forgive me a debt? No! My sense of obligation is too acute.”

With such a reply, Mr. Wilkins generally silenced all these suggestions.

## CHAPTER 4.

Mr. Putnam had one virtue, or, rather the *appearance* of a virtue, for that of which we speak, was, in him, born of *selfishness*. He *idolized his children*; or, rather, worshiped *himself* as reproduced in them. Had the love he felt been a genuine, God-like affection, it would not have been accompanied, as it was, by such a hardness towards others.

To Mr. Putnam, the center of the whole world — nay, of the whole universe — was his own family; and he would have taxed the universe, had it been in his power, for their good.

When Mr. Putnam thought of the wives and children of his neighbors — when his imagination pictured by some strange chance, the fireside of another — a feeling of *contempt* accompanied the impression. None were so bright, none so worthy of consideration as his family. He would talk of his own children; but listened impatiently if others spoke of their home-treasures.

On the day that Mr. Wilkins’ assignment was accepted, and the unhappy debtor went home, as the evening came down, gloomily enough to him — Mr. Putnam also returned to meet the bright faces of his children and to find delight in the glad music of their young voices.

“Clara, dear,” said Mr. Putnam to his oldest daughter, soon after his return, “what has happened? You look as sober as if you had lost your best friend.”

Clara did not make any answer to this, but looked even more serious.

“Is anything wrong?” inquired Mr. Putnam, glancing towards his wife.

“She’s upset on account of something that happened at school,” replied the mother.

“Ah! What is wrong *there*, Clara?”

“Nothing of much consequence,” was answered.

“I would say, judging from the expression of your face, that it was of a good deal of consequence,” said Mr. Putnam.

“Some trouble with one of the girls,” said Mrs. Putnam.

“Oh! Had a little *tiff*.” And Mr. Putnam smiled.

“Not so very little,” said Clara, with something indignant in her voice.

“Well, what is the matter, dear?” Mr. Putnam spoke kindly and with evident interest. “Who has offended you?”

“Grace Wilkins,” replied Clara. The brow of Mr. Putnam fell instantly.

“What Grace Wilkins? Not the daughter of that Manny Wilkins?”

“Yes sir.”

“Indeed! And what had *she* to say or do to you, I would like to know?”

“She treated me today, I think, with great rudeness.”

“In what respect?”

“Because I happened to miss my French and Spanish lessons, she laughed at me; and, I heard her say, in an undertone, to Edith Barbour, that I was the most stupid girl in school.”

A flush of anger went instantly over the face of Mr. Putnam.

“And what did you do?” he inquired.

“I complained of her conduct to the teacher.”

“That was right. Did he reprimand her?”

“No sir. He said that it was rude in Grace; but that I ought not to mind such things.”

“Indeed! Upon my word! Not mind an insult! And I suppose Grace laughed at you twice as freely as before.”

“No sir. She looked upset at being informed on, and tried to make a sort of an apology; but I told her that I wanted nothing more to do with her.”

“That was right. When a creature like her wantonly insults you — have nothing more to do with her. But let me tell you one thing for your comfort; you will not be troubled much longer by the presence in your school of Grace Wilkins.”

“Why not, father?” asked Clara, evincing more interest than the father thought natural under the circumstances.

“Her father has gone to the dogs, and will, of course, have to remove his daughter from so expensive a school.”

“Oh, father! I’m sorry for that,” replied Clara, the *natural kindness* of her feelings instantly returning. “I’m very sorry.”

“And so am I,” said the mother. “It grieves me, always, when I see children raised, as our own have been, suddenly deprived of every advantage of education. Oh! It is a loss beyond calculation.”

“It will be no great loss I presume to a girl like this daughter of Wilkins,” replied Mr. Putnam, “A rude, ill-mannerly creature as she seems to be, should be removed from association with genteel people.”

“Oh, father! She is not rude and ill-mannerly,” quickly spoke up Clara.

“Did she not insult you today?”

“Yes sir. — But — but — ”

“But *what*, Clara?”

“I don’t think she *meant* to do so.”

“You don’t.”

“No sir.”

“That is strange! She laughed at you, and called you the most stupid girl in the room. If that is not rude and insulting, I don’t know what you call it.”

“Perhaps, I saw and heard more than she intended me to see,” said Clara.

“That is; she was speaking ill and making sport of you, and you happened to detect her in the act?”

"I'm afraid, father," said Clara, her tone and manner altogether changed from what it was, "that I have, in giving way, suddenly, to angry feelings, been, in some, degree unjust to Grace."

"I'm sure it must be so," said Ralph, the brother, who had not before made any remark on the subject.

"And why do you give this opinion?" retorted Mr. Putnam, turning sharply round to the lad.

"I never saw anything rude, or ill-natured in Grace," replied Ralph.

"Nor I," said Mrs. Putnam. "I must say that in her favor."

"She has grossly insulted Clara today," indignantly rejoined Mr. Putnam. "And that is enough for me. I would take Clara away instantly, only I like the school, and know that she will not be troubled much longer with Miss Wilkins."

"Do you think her father will be compelled to take her away?" asked Mrs. Putnam.

"Certainly I do. We've taken everything out of his hands, and he is now upon the world without a dollar to bless himself."

"Oh, Herman! Herman! How could men have the heart to do such a thing?" said Mrs. Putnam, with much feeling.

"It is the fate of everyone who mis-manages his business. A man who ruins himself and family, has no claim upon the world. He has marred his own fortune, and he and his family must bear the consequences."

"But," said Mrs. Putnam, "could not twenty men of wealth, by a little sacrifice in each individual case, sustain a fellow man in difficulty, instead of stripping him of everything and sending him and his family forth naked upon the world?"

"If men in business," replied the husband, "were to attempt to hold up every fellow who couldn't stand upon his own legs, they would soon all be on their backs. You would make but a poor merchant, Margaret."

"Perhaps, I would," said Mrs. Putnam, in a low voice that was touched with sadness.

"Women have too much sentimental feeling," continued Mr. Putnam, "for contact with the world at the points where the strife of interest is felt. Every man, struggling to make his own way in life, comes to a certain extent in collision with those around him, and unless he is ever on the alert, will be thrown down. We must *harden our hearts*, if you will so call it — or we could accomplish nothing."

"If that be a truth," returned the wife, "it is a sad one, and speaks little in favor of human nature."

"As to human nature," said Mr. Putnam, "our preachers give us a very poor account of that. They say the heart is *depraved* and *desperately wicked*. This being so, what we see around us is no mystery. An honest merchant, let me tell you Margaret, has to be shrewd, watchful, and rigid in all his dealings, for there is scarcely a man with whom he has any business interactions, who does not seek to overreach him. He must harden his heart, so to speak, against his fellow men, treating all, while doing business with them, as so many *enemies* who would compass his ruin to build themselves up, were it in their power to do so."

"What a picture!" ejaculated Mrs. Putnam.

"It is a *true* one," responded her husband.

"Ah me!" sighed Mrs. Putnam, "if only the *effects* of all the strife you speak of, were confined to the strong men! But it is not so. *Weak women* and *helpless children* are the greatest sufferers in the end. They feel the shock of these collisions, when someone falls and is trampled to the earth, as now in the case of Mr. Wilkins. Just as the oldest daughter has reached an age when the higher and more important part of her education begins, misfortunes come and she is suddenly deprived of every advantage. Think, how we should feel to see our *Clara* thus wronged — I say wronged; for that is a wrong which takes from any member of society, the privilege of mental culture."

"Let us not make ourselves unhappy, Margaret, over the misfortunes of others," said Mr. Putnam. "Rather let us enjoy the good things of life in our possession, and be thankful for them."

"I am ever thankful," returned the wife. "But, the good I enjoy does not harden my feelings towards others — does not rob me of human sympathies. When we gather together in our happy home — how frequently do I think of those who are *homeless*. At the full table — I often think of those who are hungry. And when the fire blazes cheerfully and the storm roars outside — my thoughts often turn to those who are homeless, or, with thin garments, crouch beside a few embers that give but little warmth."

“Margaret! Margaret! Why will you indulge such gloomy imaginations?” said Mr. Putnam, smiling, yet serious in his tone of voice. “Most people have about as much of this world’s good things — as they *earn* and *deserve*. The very subjects of your pity, are more *contented* than you imagine. How often do we hear it said, and with great truth, that happiness is about equally divided among all classes.”

“No one can be happy in poor Mrs. Wilkins position,” replied the wife. “How my heart aches for her!”

The tea bell ringing at the moment, interrupted the conversation, and the family passed from the parlor into the dining room.

When Mr. Wilkins went home on that same evening, and met his wife and children, it required his utmost effort at self-control, to conceal the deep depression of his feelings. From the pleasant place in which they had gathered for years, they must all soon go out. But, where would they go? They must sink lower; but, how much lower? Such thoughts were disturbing his mind to its very depths.

“Where is Grace?” asked Mr. Wilkins, not seeing his daughter in the parlor.

“She appeared unhappy about something when she came home from school today, and has been in her room ever since,” replied the mother.

“Did she say what had happened?” inquired the father, who instantly suspected that some thoughtless or ill-natured school companion had said something to her about his failure in business.

“Not particularly. It is some little misunderstanding, I believe, with Clara Putnam.”

“With Clara Putnam! What has *she* been saying to Grace?”

Mr. Wilkins manifested considerable feeling.

“Nothing, I believe. Grace, as I understand it, made some remark about Clara, which reached her ears and caused her to be offended.”

“Oh! Is that all.”

Mr. Wilkins was relieved, for he had naturally supposed that his daughter, whom he tenderly loved, had already been made to feel that her father’s position was changed.

“Grace, dear,” he said to her, when they met at the tea table. “What is the *trouble* between you and Clara Putnam.”

There was an instant glow on the face of Grace, who, after pausing a moment or two to collect her thoughts, said —

“I offended her by a remark that she overheard.”

“Ah? What was it?”

“Clara,” replied Grace, “is one of the most *inattentive* girls in the class, and is reprimanded daily for her imperfect lessons. Today she did worse than ever, and blundered so shockingly, that we all smiled. One of the girls made some remark to me about Clara, to which I replied that she was a *dull scholar*. Unfortunately she overheard me, and became very angry, and complained of me to the teacher.”

“And what did *he* say?”

“Nothing at all to me. As soon as I could, I went to Clara, and tried to explain and apologize. But she would not listen, and said she wanted nothing more to do with me.”

“And it has made you feel very uncomfortable?” said Mr. Wilkins.

“Indeed it has father.”

“Well my daughter, let it be to you a lesson. If you cannot see *merit* in others — then you must be as blind as possible to their defects. And above all, check yourself whenever inclined to speak of such defects.”

“I shall make it a lesson of prudence father,” replied Grace. “Clara is a pleasant girl and I like her. Up to this time, we have been warm friends; and it grieves me to think that I have wounded her feelings.”

Finding that the unpleasant affair between Grace and the daughter of Mr. Putnam had not arisen in consequence of his misfortune, Mr. Wilkins took no further interest in the matter; other thoughts coming in to force that subject entirely from his mind. The evening was spent alone with his wife in earnest conference about the future.

## CHAPTER 5.

“I want to see you for a little while in my room, Clara,” said Mrs. Putnam, as the family arose from the tea table on the evening referred to in the last chapter.

Clara went with her mother, who said to her, when they were alone,

“I’m sorry there is any *difficulty* between you and Grace Wilkins just at this time. You heard what your father said about Mr. Wilkins having failed in business?”

“Yes, mother,” replied Clara, “and it has made me feel so bad. I could hardly eat anything at tea time for thinking about it. Poor Grace! Will they have to take her from school?”

“I’m afraid so, dear.”

“I shall be so sorry! She’s one of the smartest girls there. Oh, I wish I could learn as fast as she does.”

“Perhaps, Clara,” said her mother, “she *studies* more closely than you do.”

“I wouldn’t wonder if she did. I know that I neglect my lessons.”

“Don’t you think you can forgive Grace for what she did to you yesterday.”

“Oh yes mother!” returned Clara, with much feeling, “I don’t think of that at all now; I can only think about the dreadful change that you said was going to happen. Poor Grace! And they will have to take her from school.”

“I’m afraid they will have to do so. Your father says that Mr. Wilkins has given up everything. What his family will do, I cannot tell. Oh dear! It is dreadful to think about it.”

“I’m so sorry I spoke *unkindly* to Grace,” said Clara, the tears coming to her eyes. “I’m sure she had no thought of wounding my feelings. She tried to apologize, but I would not listen, and told her that I wished to have nothing more to do with her.”

“That was neither *kind* nor *forgiving* Clara.”

“I know it was not. And she looked all the afternoon so unhappy. I wonder if she has been told about her father’s failure?”

“Perhaps so.”

“Oh dear! And there are some girls in school who are bad enough to throw it up in her face.”

“Oh no! Surely not Clara!”

“Indeed there are, mother. The first that Aggy Lee knew of her father’s failure was when one of the girls refused to sit by her because she said that Aggy’s father was a broken merchant.”

“How cruel!”

“Yes it was cruel. Aggy burst into tears. She never came to school after that.”

Mrs. Putnam sighed deeply. She was a woman of the *finest sympathies*; and her heart was ever going out towards others. In this, she was the opposite of her husband. In all her fellowship with her children, she sought to inspire them with her own feelings. Whatever was *selfish* or *cruel* — she strove to subdue and eradicate; and whatever was kind and generous — she watered, trained and tended as carefully as if it were the choicest plant. Thus she modified what was hereditarily in them from her husband — and often saw good fruits, the reward of her anxious care.

“You will make up with Grace,” said the mother, “as soon as you see her tomorrow.”

“Oh yes. But do you think she will be at school.”

“I cannot tell my daughter. I hope so. If not, you must see her at her mother’s.”

On the next morning, Grace, who had yet to be informed of her father’s misfortunes, went to school as usual.



“And so, your father has failed!” said a thoughtless, unfeeling girl to her, with a toss of the head and a curl of the lip, as she was taking her place at her desk.

“Who says so?” replied Grace quickly, a deep glow mantling her cheek.

“Why, my mother says so!” returned the girl. “And she says he’s worse than nothing, and all gone to the *dogs!*”

“It’s not true,” said Grace indignantly.

“It is true. And every girl in school knows it,” was retorted. “I guess you won’t be coming *here* long.”

This happened a few minutes before the time for school to open. Startled and stung by a declaration so painful and so mortifying, Grace sat for a few moments utterly confounded. Her mind was beginning to remember some things about the manner of both her father and mother that, strangely enough to her, corroborated the dreadful words just uttered, when an arm was drawn quickly about her neck and warm lips were pressed against her glowing cheek.

“Let us still be friends,” said a low, but familiar voice. It was that of Clara Putnam.

Grace turned and looked at Clara for a moment or two, but did not speak. Her eyes were full of tears and her lips were quivering.

“I forgive you all; will you not forgive me?” whispered Clara.

“Yes — yes,” half sobbed Grace.

“Do not feel hurt,” continued Clara, glancing towards the students who sat beside Grace, “at what this unkind and thoughtless girl has said. She will be sorry for it when she is older.”

Grace looked her gratitude and forgiveness; and then rising, retired to the dressing room, where Clara followed her.

“Where are you going?” asked the latter.

“Home,” replied Grace in a low, choking voice.

“Do not feel so badly,” urged Clara, trying to soothe her agitation.

“Clara,” said Grace, pausing and looking steadily into the face of her young companion. “Is it true that my father — ” She could not finish the sentence.

“It is too true — ”

Grace had heard enough. Clara paused without finishing the sentence she had begun, for a low cry came from the lips of Grace, who hid her face upon her bosom and wept bitterly.

“Do not grieve so,” whispered Clara, bending to her ear.

“It may not be as bad as you think. I will love you as before, yes, *better* than before.”

“You are kind and good,” sobbed Grace, as she strove to regain her self-possession.

“Do not go home,” said Clara.

“Oh yes,” quickly answered Grace. “I must go home now. I cannot rest until I see my mother.”

She then put on her things hurriedly and went away. Clara kissed her at parting.

When Grace arrived at home, she found her mother sitting alone in her chamber, with *tears* upon her cheeks.

“Dear mother!” said she eagerly. “Is it true about father?”

“What about him, Grace?”

“That he has failed!”

“Who told you this?” inquired Mrs. Wilkins.

“Ada Bland threw it in my face, and said that every girl in the school knew it.”

Mrs. Wilkins looked, for a few moments, into the tearful eyes and suffering face of her child; and then, without replying, drew her head down upon her bosom, and held her there for many minutes. After her own feelings, disturbed by the incident, were, in a measure, composed, she said to Grace,

“It is true, my dear child, that your father’s business has failed; and that our circumstances are suddenly changed. But, the same *Heavenly* Father, who has watched over and guarded us from evils thus far in life, still loves and cares for us.”

Grace lifted her face, and looked earnestly at her mother. Her eyes were swimming in tears.

“And the same *earthly* father, whom we all so love, and who is so worthy of our love,” continued Mrs. Wilkins; her voice betraying more feeling than she wished to show, “is still our protector and provider. We will trust in him, and, at the same time, help to sustain him in the painful trials through which he is now passing. He is deeply troubled, and his spirits cast down because of his misfortune. Let us meet him with cheerful faces, and encourage him with hopeful words. In all the changes that come, let us not show him that we feel a single privation. When God filled his hands with plenty, he shared the bounty with us gladly; and now that he has but little, let us divide that little with him cheerfully and thankfully.”

“I thought father looked troubled,” said Grace, as her mother paused. “Last night at tea time, he did not eat anything, though he sipped his tea and ate a few bites all the while we were at the table. Oh! how *dreadfully* he must feel.”

“He feels badly enough, dear. But, he will feel a great deal worse if he sees *us* look sad. And now that we are talking about the trouble which has come upon us, Grace, let me say a good many things to you on the subject. You are our oldest child, and the only one who can comprehend the nature of the change that is about taking place. Your father, up to this time, has enjoyed a good income, from which he has provided us with every comfort in life that we could desire. No lack has been unsupplied; no *luxury* withheld. But, now, his business is all broken up, and his income is cut off. A great change will consequently soon pass upon us. We must leave our pleasant *home*, with all its comforts, and go into one that is smaller and humbler. This beautiful *furniture* must be sold. Our *clothing* will have to be plain and less costly; and, in all probability, we may have to send away our servants.”

“Oh mother!” exclaimed the child, overwhelmed by her first glance at the *extent of the calamity* with which they were about to be visited.

“To look at such great changes, as they approach us,” continued Mrs. Wilkins, “makes the heart shrink. But, the nearer they come — the less frightful do they appear; and when the changes actually take place, we will wonder at the ease with which we can accommodate ourselves to them. You are young yet, Grace; young to enter understandingly into the life-experiences you are about to encounter. But, you are not too young, I think, to comprehend this truth; that *happiness comes from within — and not from without*. Do you know what I mean?”

Grace looked thoughtful, and slightly puzzled.

“A poor child may be happy — and a rich one miserable,” said Mrs. Wilkins. “*Why* is this, where one is surrounded by every external comfort — and the other is not?”

“Some children are never happy, no matter what they have,” said Grace.

“Why?” inquired her mother.

“Because they have *discontented minds*.”

“Yes dear, that is it. It has been truthfully said, that *a contented mind is a continual feast*. Now, could you not be as happy, engaged in making a cup of tea or piece of toast for your father, if there were no one else to do it for him — as you could be, while sitting at a richly furnished table with a servant standing by your chair to help you to whatever you might desire?”

“Oh yes, and a great deal happier,” replied Grace quickly.

“Why happier, dear, in the former situation?”

“Because, I would be *doing something* for my father.”

“And the thought of this would make your spirits light and cheerful?”

“I always like to be doing something for father. It seems to please him so much,” replied Grace.

“Suppose he were to come home, tired and hungry, and there was no one else to get his supper for him. Would you feel unhappy because you had to do it?”

“Why mother!” exclaimed Grace. The question seemed so strange to her, that she could not comprehend its meaning.

“It would not make you unhappy?”

“Oh no! I would be so pleased to think that I could do it for him.”

“And if he were so poor that he could not hire a chambermaid, would you think it a hardship to make up his bed for him every morning, and put the chamber in order, so that he could sleep comfortably when he came home, weary with his day’s labor, at night-fall. Would it make you feel unhappy?”

“Oh, no, no, mother! I would feel so glad that I was able to do this for him.”

“You may *have* to do all this for your father, my dear girl,” said Mrs. Wilkins, speaking more seriously, “and a great deal more. Does the thought trouble your feelings?”

“No, mother,” replied Grace, calmly.

“Now that your father has lost all his property, he will have to work very hard in order to earn a little money. The more expensively we live — that is, the larger the house we have, the more servants we keep, and the richer clothing we wear — the harder he will have to work.”

Mrs. Wilkins paused, in order to be sure that Grace understood her as she went along. The young girl gazed with a look of inquiry and intelligence into her face, but did not reply.

“Could you not, for his sake, that is, in order to lighten his hard labor, give up, cheerfully — this elegant house, and our many servants, and move into a smaller and poorer house?”

“Oh yes, mother!” quickly answered Grace, with much eagerness of manner.

“You would not be unhappy about it?”

“Oh no, mother! Why should I?”

“The *change itself* could not make you miserable. Great as it would be, you might still be happy. You see, then, my child, that *it is from within that our unhappiness comes, and not from without*. We may all, therefore, be as contented and cheerful in the state of *poverty* to which we are now descending — as when all the good things of this world were poured so freely upon us. The *poorer* we become — the more *useful* work will our hands find to do; and in doing this work — we will receive, in the cheerful spirit it brings, a *recompense* for what we have lost.”

“I don’t feel nearly so badly about it,” said Grace, after thinking a little while, and striving to comprehend all that her mother wished to convey. “It hurt me dreadfully at first. But, I understand it better now. Oh, I will do *anything* for father.”

“Shall I tell you what it is best for you to begin to do, Grace?”

“Oh yes, mother.”

“To be *cheerful* when he comes home. Do not let him see the smallest *cloud* on your face; for it will *distress* him.”

“I’m glad you have told me this, mother,” replied Grace, with animation. “Oh no! He shall never see me look unhappy; at least, not on my own account. For him, I cannot help feeling troubled; and this may show itself sometimes. But, I will try and not let him see it.”

“Thank you, my dear child!” said Mrs. Wilkins, with a good deal of feeling. “Thank you for the brave and womanly spirit with which you meet this trouble. We will talk more about it at another time. By shrinking closer together — we shall not feel so severely the storm which beats upon us; and by mutually seeking to sustain each other — we shall scarcely be conscious of weakness. And now, had you not better return to school again?”

“Father will not be able to send me to *that* school,” replied Grace. “I shall have to leave it; and I might as well do so at once.”

“It is one of the best schools in the city,” said Mrs. Wilkins, “and we think you had better continue to go there, at least for a while longer. Your father and I have already talked about this.”

“But, mother, if father is poor now, he cannot afford to send me there.”

“For the present, Grace, we think it best not to change,” replied Mrs. Wilkins. “In everything else, we will reduce our expenses; but, until *forced* to take you from this school, through absolute inability to pay the bills, your father will not have you removed.”

Grace did not appear satisfied with this.

“Perhaps my child,” said her mother, “you do not fully appreciate the *value of a good education*. It is something of which no change of fortune can deprive you; something by which you may not only secure a larger share of earthly blessings for yourself, but, for those also whom you love. It is education that gives us the ability to serve others; and the more perfect the education, the higher will be this ability.”

Still Grace did not seem to acquiesce in the views of her mother.

“Do you not know, Grace,” continued Mrs. Wilkins, “that the more perfect the education of anyone — the higher reward he will receive when he comes to use the knowledge he has acquired, for useful purposes in society? Let me make this plain to you. Our *cook* Nancy has a very poor education. She can read and write a little; but, she cannot teach either of these useful acquirements. Nor can she teach music, nor the languages, for she has never been herself instructed therein. All she can do is to cook and work about the house. For this service, she is paid only a dollar and a half a week. Now, *Miss Williams*, who has sewed for us occasionally, is better instructed and more skillful in a rather higher branch of domestic economy. She can sew with neatness, and make and fit dresses. In consequence, she receives three dollars a week, just twice as much as Nancy earns, and yet she does not work as many hours as the latter. But *Miss Williams* has not received so good an education as *Miss Barker*, who gives music lessons to your cousin Jane. Her ability commands a still higher price. She can earn more than five times as much in the year, as *Miss Williams*. Then there is *Mrs. Carlton*, who, by teaching French and Spanish, and also giving lessons on the guitar, is able to earn enough to support herself, three children, and a sick husband. In these cases, you see the difference between a low and a high ability — and all ability comes as the result of education.”

“Oh mother!” exclaimed Grace. “I understand it all now. If I were only a young lady, with my education completed — how much help I could be to you and father! I would teach music, or French, and Spanish, and give you all I earned!”

“Thank you, my dear child! for your good intention,” said the mother. “I trust, now, that you comprehend the *value of a good education* — at least in part, for its value is beyond computation — and that you will wisely improve every opportunity in our power to give you.”

“I will, mother! I will,” returned the young girl, earnestly. “I see it all very differently now; and, while I do go to school, not an hour shall pass idly. But, if you please, I will not go back today. I feel as if I would rather have a little while to myself; tomorrow I can return and go on as before.”

“Just as you feel about that, Grace. But, don’t mention to your father, what you heard there today. It will make him feel bad.”

“Oh, no, no! I won’t mention that mother. But, wasn’t it unkind in *Ada Bland*?”

“It was, Grace, very unkind. But *Ada* is a young and thoughtless girl; and you must try to *forgive* her.”

“I do *forgive* her mother,” answered Grace. “And I hope she may never know the *pain* I felt, when she said what she did about father.”

“That is the *right spirit* my child. Let us ever learn to *forgive those who trespass against us*. For if you forgive not men their trespasses, neither will your Father forgive your trespasses.”

## CHAPTER 6.

“I presume you were not again troubled with *that girl*,” said Mr. Putnam to his daughter Clara, on the day Grace Wilkins had been so hurt by what was said to her at school.

“What girl, father?” asked Clara.

“Why, that daughter of Wilkins,” replied Mr. Putnam in a voice of *contempt*.

There was much in the *tone* and *manner* of her father which pained and shocked the mind of Clara, more than his words. She felt a choking sensation; and did not even trust herself to make any reply.

“Was she at school today?” asked Mr. Putnam.

“No sir,” answered Clara in a low voice, while her eyes were cast upon the floor.

“She’ll not *insult* you again; I’ll warrant.”

“I don’t think she *meant* to insult me, father,” Clara ventured to say.

“Don’t you indeed! And isn’t it an insult to be laughed at and exposed to ridicule before a whole school? If not, what is it?”

Clara returned no answer. Mr. Putnam made several other remarks on the subject, but there was no response.

A few evenings afterwards, Clara happened to mention the name of *Grace*, in some conversation with her mother.

“What Grace?” asked Mr. Putnam.

“Grace Wilkins,” replied Clara.

“She is not going to your school yet?”

“Yes sir, she comes regularly.”

“Regularly!”

“Yes sir. She told me that she wanted her father to take her away, but that he said it was the best school in the city, and he wished her to remain there.”

“The *best*, ha! And so nothing but the *best* will suit him and her! That’ll do excellently well for a broken-down merchant whose estate will not pay his debts!”

Mr. Putnam was fretted. He said no more, however, for he felt that the spirit he manifested was reacted against, rather than approved, both by his wife and daughter. He was fretted, because he was *angry* with his debtor, by whom he would probably lose three or four thousand dollars; angry with his debtor’s child, because she had dared, *inferior* as she was in his eyes, to *insult* his daughter.

When *evil impulses* in the heart of a man like Mr. Putnam are once aroused, they rarely go to rest again. The fact that Mr. Wilkins continued to send Grace to the best school in the city — and that was the most he could do for Clara, angered him beyond measure. Instead of feeling gratified to know that Grace was not deprived of the advantages of so good a school, and pleased to see her parents making sacrifices for the sake of securing good educations for their children — he was angry because she was not cut off from such a privilege, and thrust down to a lower level.

“Does Grace Wilkins still go to your school?” he asked of Clara, a few weeks afterwards.

“Yes sir,” replied Clara.

Some half audible impatient ejaculations fell from his lips. But, he said no more.

After having relinquished everything to his creditors, and moved his family into a smaller house, Mr. Wilkins set earnestly about obtaining some employment by which to support those who were dependant upon him. All his late effects were in the hands of a person who had been chosen by the creditors as *assignee*, and from what little Mr. Wilkins knew of his mode of settling the concern, he felt very sure that little over sixty percent of the creditor’s claims would be realized. Had *he* been permitted to make the collections and close up the business, he was expectant that he could have paid off *everything*, and it might be, have saved a few thousand dollars from the wreck. Now, the prospect was, that he would be left some thirty or forty thousand dollars in debt — thus hopelessly financially embarrassed.

“What are you to do?” inquired an old business friend of Mr. Wilkins, a few weeks after he had sunk down from the level he had occupied for years.

“Heaven knows!” replied Mr. Wilkins, despondingly. “I must get something, to do however, and that right speedily, for I haven’t twenty dollars left in the world.”

“How do you stand in regard to your late business?”

“Responsible for all deficiencies.”

“Ah? That’s bad. I thought you obtained a *release*.”

“No. Something was said about it; but Mr. Putnam opposed the suggestion so strongly, that it fell to the ground.”

The man shook his head, and remarked,

“Bad — bad. I’m sorry for that.”

“Don’t you think it possible to get a release?” he added, with some interest in his voice.

“I’m afraid not. Mr. Putnam won’t come into the arrangement; that is certain — and he *influences* a good many of the creditors.”

“You should, by all means, endeavor to effect this Mr. Wilkins.”

“They did not grant the blessing, and I cannot go and beg for it.”

“Is there not something of *weakness* in that feeling!” suggested the friend.

“Perhaps so. But, it is the *weakness of virtue*. I cannot go to a man whom I owe, and say to him, ‘*forgive me the debt.*’ My tongue would cleave to the roof of my mouth.”

“But, the interest of your family requires you to make this sacrifice of feeling.”

“I am ready to devote even my life for their good,” replied Mr. Wilkins, with more feeling than he had meant to exhibit. “But this *humiliation* — ”

He checked himself, and became silent.

“Is Mr. Putnam the leading objector to the measure of release?” said the friend in a calm voice.

“He is.”

“Putnam is a hard-hearted man.”

“You would have thought so, had you been present at the meeting of my creditors.”

“Was he *insulting*.”

“*Cruelly* insulting.”

“How base! The man who can trample on and insult a brother in misfortune, must be devoid of all that is noble and generous.”

“I think so. But, Mr. Lincoln, it is useless to sigh over what is past. I have gone through the ordeal, and am yet alive. All I ask, now, is some employment by which I can earn bread for my family.”

The friend was touched by the subdued and broken spirit with which this was said.

“You must be *released* from your present obligations,” he replied with firmness. “After that, few difficulties will be in your way. Do you know Everhart?”

“Yes.”

“He is about to go into business.”

“Ah?”

“He has means enough, but lacks *experience* and a thorough knowledge of mercantile affairs.”

“So I am aware.”

“He was asking me about you this very day.”

“Indeed!”

“Yes. If you were only released, unconditionally, from the liabilities of your old business — I think a connection might be formed with Everhart.”

“Do you really think so?” said Mr. Wilkins, his face brightening.

“I do, seriously. And if you will take my advice, you will set about getting a release immediately.”

Mr. Wilkins cast his eyes to the ground and stood silent. Everything in him shrank from the proposed application.

“I’m afraid it will be *useless*,” he said, at length, with much apparent despondency.

“It *must* be done. It *shall* be done!” exclaimed Mr. Lincoln, in whose mind the purpose to effect *himself* the desired object, was instantly formed.

“It *shall* be done!” he added, “And I will do it.”

The look of gratitude that instantly beamed from the eyes of Mr. Wilkins, gave a more vigorous life to the generous impulse.

“Give me a list of your principal creditors, and I will see them, *personally*, immediately,” said Mr. Lincoln. “In the mean time I will call upon Mr. Putnam, and secure his consent. I guess I can manage him.”

“You shall have the list in an hour. I will leave it at your store.”

The two men then separated, a *lively hope* filling the bosom of one — and the *delight of a good purpose* filling that of the other.

“Mr. Lincoln. How are you today? Is there anything that I can do for you?” said Mr. Putnam, smiling blandly, as the gentleman he addressed entered his store.

“Yes, I think there is,” replied Mr. Lincoln, “and I’m glad to find you in a good mood.”

“Say on.” The smile on the face of Mr. Putnam slightly faded. There was something in the *manner* of his visitor which he did not exactly comprehend.

“I want you,” said Lincoln, “to set an *example of humanity* today, which others, I know, will be ready to follow.”

The smile was gone.

“Humanity? Hum-m-m! What about humanity?”

“I want you to sign a *release* for Mr. Wilkins.”

The brow of Mr. Putnam fell, his lips drew together, and his head gave a decided negative.

“He’s given up everything.”

“I’m not so sure of that.”

“What has put this thought into your mind?”

“He still sends his children to the *most expensive schools* in the city. How can he do so, without money?”

“Are you certain?”

“I send my daughter to Mr. Thompson’s school — the best I can find — and his daughter goes there also.”

“Ah? But, perhaps he’d paid in advance, and the term has not yet expired. I’m sure he’s retained nothing. I’ve known Mr. Wilkins for a good many years, and I don’t believe there is a more *honest* man in the community.”

Putnam shrugged his shoulders and looked incredulous, saying as he did so —

“We don’t know everybody.”

“It is better to err on the side of humanity,” replied the visitor. “Mr. Wilkins is now entirely prostrate, with a family, raised tenderly and amid luxuries, dependant upon him. He has *ability* and *energy*, and these, if untrammelled — will enable him to rise above his depressed condition. To remove these trammels is not only the dictate of humanity, but of interest. Situated as Mr. Wilkins now is, with an unsettled business likely to leave a large balance against him, he cannot again venture into the walks of trade, even if friends were to supply him with capital; neither can he form a connection with anyone who has means at command, and who would gladly unite *their money* with *his ability*.”

“I presume no one would care about forming a connection with Wilkins,” said Putnam in a tone of *contempt*.

“There is a gentleman with ample means, who is already looking towards him and thinking about making him a proposal.”

“Who?”

“I don’t feel at liberty to mention the name.”

“Yourself?”

“No.”

“Wilkins’s estate will not pay over sixty or seventy cents in the dollar. That is pretty clear. And he owes me some ten thousand dollars. Do you think I am going to sign away three or four thousand dollars? No!”

“By doing so, you would put it in his power to pay this sum?”

“Power!” There was *contempt* in the merchant’s tone of voice. “Power! What good would *his ability* do me?”

“It would pay the debt he owes you.”

“Not unless I had the law on my side. No sir; I will *not* sign this release.”

Mr. Putnam, who loved money, and who never lost a dollar without suffering pain — saw, in the alleged offer of a business connection with Mr. Wilkins, the means of securing whatever deficit remained after his proportion of the insolvent’s estate was received. If *everyone else* signed off — then his refusal to do so would hardly prevent the connection in view. Rather than let so good an opportunity go unimproved, Mr. Wilkins would undoubtedly secure his claim.

“Do not say that,” urged Mr. Lincoln. “It can do no good to hold a man down to the earth. Rather *help* him up, after he has fallen.”

“I have quite as much as I can do to take care of myself,” replied Putnam, coldly. “If I stopped by the way to pick up everyone who tripped and fell, I would soon be on my own back. No, I have said from the first, that I would not release this man, and I will not. I’m opposed, in principle, to the *system of release*. It’s nothing more nor less than a *premium on insolvency*.”

All efforts to change this resolution were unavailing. — Putnam meant just what he said. And Mr. Lincoln went away disappointed.

Shortly thereafter, Mr. Wilkins called at Mr. Lincoln’s store, with the *list of creditors* he had been desired to make out.

“He would not sign off?” asked Wilkins, who saw, in a moment, by the countenance of Mr. Lincoln, that his application had been unfavorably received.

“No. He positively refuses.”

“I expected nothing more,” yet the deep sigh which accompanied these words, plainly enough showed that his hopes had been much excited.

“If all but Mr. Putnam could be induced to give a release — you might be able to pay off any balance that may be due him after your old business is finally settled.”

“The holding back of *one*, will influence others. No — if Mr. Putnam will not let me go free, the case is hopeless. It is useless to take another step.”

While they were yet conversing, a gentleman known by Mr. Wilkins came in.

“Old Mr. Archer is gone at last!”

“Ah? When did he die?” inquired Mr. Lincoln.

“An hour ago.”

“There’s an opening for you Mr. Wilkins,” said Lincoln. “How would you like the place which he has left vacant?”

“He was President of the Marine Insurance company.”

“Yes.”

“What did he receive?”

“Two thousand dollars a year.”

“I would be very grateful to the friend who would place me there.”

“You shall have the appointment!” said Lincoln, speaking with enthusiasm, “as long as we can do no better for you. I own considerable stock in the company, and can influence a good deal more.”

“Don’t be too expectant.” The face of Mr. Wilkins was bright with hope as he said this.



“I’m not overly optimistic. I believe you can get the place without feeling a breath of opposition.”

And the result was, as Mr. Lincoln had supposed. The annual election of President and Directors was held a few days after the death of the former president, and Mr. Wilkins received the appointment. The only vote thrown in opposition was by Mr. Putnam, he being a stockholder in the Company. Whether his vote was dictated by *self-interest* or *ill-nature*, is difficult to say. Most probably *both* united in causing him to act as he did. Already he had pretty well settled it in his mind, that the other creditors would sign off, and that a copartnership would then be formed between Mr. Wilkins and the capitalist to whom Lincoln had referred. In this event, he would be safe for all that might in the end still be due from the debtor’s estate. The election of said debtor to the office of President of an Insurance Company, with only a *salary* — had now cut off that prospect; and he felt exceedingly ill-natured about it. This ill-nature was increased by the conviction that, in so positively refusing to yield anything to a *humane dictate*, he had, in all probability, overreached *himself*.

## CHAPTER 7.

When a final settlement of Mr. Wilkins’s estate was made, the result was not far from what had been anticipated. The one hundred and seventy thousand dollars of assets had shrunk, under the hand of the Assignee, to eighty thousand, net; thus giving the creditors about *sixty-five percent* of their claims.

“Well sir,” said Putnam to Mr. Wilkins, meeting him one day after the last dividend had been made, “that business of yours has wound up very poorly!”

“In what respect?” asked Mr. Wilkins.

“All of your *creditors* have lost large amounts.”

“It has divided as much as I expected, under the mode of settlement that was adopted. Had you given *me* the privilege of winding up of the business, I could have obtained a *far better* result.”

“I don’t believe it!”

“You are at liberty to believe as you think best,” said Mr. Wilkins, who was a good deal annoyed, not only at the fact of being addressed on the subject of his late business by one who had *marred everything* by his ill-natured, narrow-minded policy — but with the *manner* of the address in particular. “You had your own way in the settlement of my affairs — and the least you can do is to be satisfied with the result.”

“Indeed! No doubt you find it a very pleasant sport, to snap your fingers in the face of a man who has lost some three or four thousand dollars by your failure!”

“Mr. Putnam!” exclaimed Mr. Wilkins. “This is an outrage!”

“Not half so great as to *withhold from me what is my due!*” said the creditor, sneeringly.

“What am I to understand by your use of the word *withhold*?” asked the debtor, a good deal excited.

“Just what the word expresses!”

“Do you mean, sir, that I did not relinquish *all* my property at the time I made an assignment?”

“I don’t know, I am sure. I hope, for your own *conscience* sake, that you did.”

“Then to what do you allude?”

“You are in the receipt of a handsome salary.”

“Well?”

“And, instead of living on one half of it, and letting the other half go towards the payment of your debts — you live extravagantly for *the debtor* that you are, and thus consume the whole of your income.”

It was some time before Mr. Wilkins, thus accused, could reply. He then said, in a subdued voice, for he was deeply hurt.

“I have a *family* to provide for and to educate.”

“But, you have no right to provide for them *luxuriously*, and educate them expensively — *at my charge!* When I see your daughter going to the same high-priced school where mine goes, I say to myself: *All that is very well; but I pay the bills!*”

“No sir, you do not!” replied Mr. Wilkins, with some warmth, for the words of his overbearing creditor stung him. “*I pay the bills.*”

“But the *money* is mine,” retorted Putnam.

“It is not true! With my own labor, I provide for my family. You took everything; and not content with that; you still hold me down with your foot upon my neck. Had you permitted me to rise from my prostrate condition; to stand firmly on my feet again, I might have recovered myself. I have *ability*, but you would not permit me to *exercise* that ability. You have *tied* me hand and foot — and yet call upon me to *run*. But, sir, you call upon me in vain! Had you *released* me when I gave up everything — then others would have done the same; and now, instead of being simply in the receipt *two* thousand dollars a year, I would have been in active business, with a capital at my command, and, in a fair way of recovering all I had lost. And *He* who knows my heart, knows that I would, if prosperous, have paid off my debts to the uttermost farthing. That hope is gone now! Gone through *your agency* — and yet you stoop to *assail* and *censure* me! Suppose I were to deprive my family of comforts and my children of a liberal education, in order to pay the debt *your mismanagement of my effects* has left hanging over me? How much could I pay? Say eight hundred dollars a year. Why, the interest on the balance of forty-five thousand dollars which remains, is some twenty-seven hundred dollars per annum! The case is hopeless under the present state of affairs! And what would be you’re annual dividend under this system of disbursement? About sixty dollars! And for this paltry sum, sir, would you, who count your tens and tens of thousands, *rob my children* of a good education?”

“All very good talk,” said Putnam, who felt himself shrinking before his aroused debtor. “But it doesn’t alter the case at all. You are spending more money *than a debtor* is authorized to spend. Your children are no better than the children of a man whose income is but a thousand dollars, and have no more abstract right to receive a better education. If you wish to act *justly*, live on half your income — and pay the rest of your debts off!”

“After the children whom God has given me are educated and provided for, I may do as you suggest; not before. As for the difference between myself and the man who earns but a thousand dollars — it is this. My ability to serve society is greater than his, and my family are entitled to natural blessings in a different and higher ratio. Here, as the President of an Insurance Company, I am like a man moving along the highway with *fetters* upon his limbs; and *you*, sir, have thus *fettered* me. Yours, then, be a portion of the detriment! To all I can earn, with these *manacles* on my limbs, my family has a just claim, and you may be sure, Mr. Putnam, that I will pay *their* claim — before you receive a dollar! This I wish you to understand clearly, and also, the *principle* from which I act.”

“Pardon me for saying Mr. Wilkins, that I think your *principle* is a *dishonest* one! What you *owe* is not your own, and in using the money that comes into your hands above the common necessities of life, you use what belongs to others. I speak plainly.”

“What do you call the *common necessities* of life?” asked the debtor.

“Food and clothing sufficient for health, comfort, and a decent appearance in society. Beyond that, a man in your debtor circumstances, has no right to abstract anything!”

“Will you allow nothing for the education of my children?”

“That is provided for at the public expense. Send your children to the common schools, and it will cost you nothing.”

“I might send my boy there. But not my girls.”

“Are your girls better than the daughters of thousands who are more able than you are, to give their children expensive educations?”

“I am *able* to give them good educations,” replied Mr. Wilkins with much feeling, “and I thank God for it! If I were not able, I would seek the best education I could get for them in the common schools. But, as, in the permission of divine Providence, means sufficient for the attainment of this great good are placed in my hands — I will use them in thankfulness, believing, that, in so doing, I will best discharge my duty to my offspring, to society and to my God. Estimating as highly as I do the importance of educating the forming and maturing minds of the young, you may be sure that, while my daily labor procures me the means of doing a work of so much importance for the souls committed to my care — I shall let no considerations, such as you urge, induce me to take the *children’s bread* and cast it to *dogs*.”

“Children’s bread to dogs! What do you mean?”

“I see little in the spirit you manifest, Mr. Putnam, above that shown by a *greedy dog*. To give you sixty dollars a year of my earnings, and distribute in like ratio to my other creditors, not one of whom would receive a particle of *real benefit* from the distribution, and thus rob my children of the education they are capable of receiving and using — would be to elevate a *false idea of honesty* above a real good. And let me tell you sir, that in desiring such a sacrifice, you show a far more *dishonest spirit* than you could attribute to me.”

“Dishonest, sir! Dishonest! What do you mean? I will not bear your insults!”

“I *speak* to you, as I *think*,” replied Mr. Wilkins. “It’s not honest in you, to seek to rob my children of the only thing left in my power to give them — an education. And not only is it *dishonest* towards them; it is dishonest towards the community in which you reside. They have active minds, and if well educated, will make useful members of society. The higher the education which anyone receives, the higher becomes his ability to serve the common good. Knowing this, it is my *duty to society* to give my children the highest attainable degree of education.”

“If you *steal* the money to pay their tuition bills!” said Putnam, with sarcastic bitterness.

“No sir — If I can get the money by honest industry,” replied Mr. Wilkins, with firmness and dignity.

“Though *honorable debts* may never be paid!”

“I have already explained my views on that subject,” replied Mr. Wilkins. “But as you do not seem to comprehend me, let me express them a little more broadly. In equity, I do not owe a single dollar!”

“What!”

“I repeat. In equity, I do not owe a single dollar!”

“What will you do with the forty-five thousand dollars standing on your own books against you?”

“That deficit, you and your fellow creditors made, through *mismanagement* and a reckless mode of settling my estate. You set me aside as having no interest whatever in the property assigned; and gave me no agency in the settlement. What right, then, have you to come and *demand* of me to restore what you have lost?”

“That’s robbery!”

“No sir! It is very far from it. You seem to forget that a debtor has rights. In this whole matter, I am the *wronged one* — and you are one of my *oppressors*. And now, in the sight of Heaven, I charge you with wrong and oppression! Shame, sir! that you have so little humanity in your bosom as to seek, still further, to trample on, and oppress me; and not me only, but my helpless children. Sir, there is no action without re-action; and this you will feel either in this world — or the next. I pray that you may feel it in this, and that it may bring you into a better state of mind.”

There was an *energy* and *dignity* about Mr. Wilkins, against which Putnam had been striving in this whole interview. Unable to withstand it any longer, he turned suddenly away and left the man he had wronged and insulted. He never met him again, except as a stranger.

## CHAPTER 8.

The change in the external condition of Mr. Wilkins’ family was not as great as it promised at first to be. They had been living at a cost of about four thousand dollars a year; and of course had to reduce materially their rate of expenses. But, as the *minds* of all were prepared for a much lower decent than the one taken, the *change* did not prove so very distressing.

With the exception of Mr. Wilkins, Grace probably suffered more than any other member of the family. The shock given to her feelings by Ada Bland, to a certain extent unnerved her, and made her over-sensitive. The light in which her mother had presented to her the misfortunes of her father, awoke for him the tenderest sympathies; and she felt willing to do and suffer anything for his sake. Strongly did she urge her mother at first, to take her away from the expensive school of Mr. Thompson, lest the cost to her father should be more than he could easily meet. But, when the *great importance of a good education* was explained to her, and how it would enable her not only to move in a higher and more useful place in society when she became a woman, but even to aid her father in supporting and educating her brother and sister, should he

not be fully able to do so — she acquiesced in the views of her parents, and returned to her school, fully resolved to devote to her studies, every power with which she was endowed.

From this time, Grace was changed. Her *mind* suddenly attained a state of maturity beyond her age; while her *feelings* acquired a morbid acuteness which made them painfully susceptible. To return to school, with the cruel words of Ada Bland ringing in her ears, was a trial most painful to endure. “Mother says your father is worse than nothing — and all gone to the dogs!” “All the girls in the school know it!” Could she forget these words? No! Severe was the trial through which she passed, on going back. With all the strength of her young mind, she *reasoned* on the subject; but it availed little to remove the *deep sense of humiliation* which she suffered.

“Kiss me, dear mother,” said she, when about leaving for school. She felt that in her mother’s kiss, there would be a sustaining power.

Mrs. Wilkins understood her. Tears were in the eyes of the struggling child, as she lifted them to the loving face of her parent.

“Heaven bless you, my child!” said the mother, in a voice touched with emotion, as she bent down and kissed her fervently.

“It is wrong to feel so about it,” said Grace, speaking to herself as she walked slowly on her way to school. “It was *unkind* and *unfeeling* in Ada to say what she did; and she has a great deal more cause to feel bad, than I have; for mother has often said: the *wronger* is always more hurt than the *wronged*. Her words need not injure me; but, coming as they did from bad feelings in her — they must have done her harm. Oh dear! I wish I could *forget* what she said. Or, rather, I wish she had never said it. All the girls in school know that my father has failed; and they think badly of him. If they only knew how *good* a father he is!”

Then Grace tried to push these thoughts from her mind, and walked on more rapidly. As she drew nearer and nearer to the school, her heart sank lower and lower in her bosom, and throbbed with a more troubled motion. When she set her foot upon the threshold, it ceased to beat for a moment or two altogether! As she entered her class room, it seemed to her as if every eye were upon her. Her own were cast to the floor. She hurried to her desk and sat down, trembling, without glancing either to the right or to the left.

“I thought you weren’t coming anymore,” said Ada Bland, whose seat was by her side. The girl spoke in a *cold*, unfeeling voice.

The weakest and most sensitive can repel an *indignity* when it goes beyond a certain limit. A *finger touch* upon a harp string, be it given ever so lightly, awakens a vibration. But a *heavy hand* laid thereon, instantly checks the thrill and the quivering wire becomes pulseless. The words of Ada were like this hand upon the harp-string. They instantly stilled the trembling heart of Grace, who lifted her eyes to Ada’s countenance, and with a steady look that made the girls’ lashes droop to her cheeks, said —

“What reason had you for thinking this?”

“Oh, because your fa —

But, Ada felt a strong reaction from the mind of Grace, whose eyes, to which she had again raised her own, seemed to go through her.

For a few moments, the two girls looked at each other, and then their eyes were withdrawn, and each turned to her own desk, and bent over the books resting thereon.

“Were you not well yesterday, Grace?” said Mr. Thompson, who had approached the part of the room where Grace was sitting, and now stood beside her. His voice was *kind* beyond its usual tone.

Grace turned partly around, and as she looked up to him, replied —

“Not very well.”

“Are your father and mother well?” asked Mr. Thompson.

“Yes sir. I thank you.”

“Ada,” said Mr. Thompson, now speaking to the girl who sat beside Grace. There was a perceptible change in his tone of voice. “I believe I must give you another seat. Please take the vacant desk beside Agnes Williams.”

Grace understood the meaning of this and cast, almost involuntarily, a grateful look towards Mr. Thompson.

Ada, with a *reluctance* that she could not conceal, slowly proceeded to obey the direction of her teacher. She had been only a few moments gone from her old place, when Clara Putnam took the seat she had left vacant beside Grace, and looking affectionately into the face of the latter, said —

“Mr. Thompson says I may sit by you. I’m glad you have come back again! I was so afraid you were going to leave the school.”

“No, father wishes me to continue with Mr. Thompson,” returned Grace, looking at Clara with an expression of gratitude for the kindness she manifested. “He says it is the best school in the city, and that I must have every advantage it is possible for him to give me.”

“I’m glad he thinks so. I told Mr. Thompson of Ada’s rudeness to you yesterday. He was hurt about it; and said that he would not permit Ada to sit beside you any longer.”

Grace made no answer to this. As gently and kindly as Clara referred to the subject of the change in her father’s circumstances, she still felt pained by the allusion. Clara had a perception of this, and did not touch upon that theme, even remotely, again.

Everyone in the school observed a *change in Grace*; and all knew the cause of it, for the fact of her father’s failure in business had passed from lip to lip. Some *pitied* her; while, in the minds of others, a *coldness* and *estrangement* were instantly felt. The exact moral defect of a failure in business, the latter did not clearly understand; but, that it involved something *disgraceful*, they inferred from the tone, words, and manner of those older and supposed to be wiser than themselves.

What Grace suffered during that day, was never forgotten. In every one who spoke to her, or looked at her — she saw a change that reminded her of her father’s misfortune. The teacher’s kinder tone; the gentle attentions of Clara Putnam; the stealthy glance towards her, or bold stare, which she now and then perceived from one and another; and especially the cold and shrinking manner of certain girls, in contact with whom she was thrown — all spoke to her of the *sudden fall from wealth* which her family had sustained, and of the different feelings with which she was regarded on that account.

When the school hours at length closed, and the merry-hearted girls gave vent to their long restrained feeling — Grace moved quietly and silently from her desk to the dressing room. As she was tying on her bonnet, she heard someone say —

“Where’s Grace Wilkins?”

“I don’t know,” was replied.

“Doesn’t she look cut down?” added the first speaker. “You wouldn’t catch me pushing myself here, if my father had failed. I suppose Mr. Thompson, out of pity, is going to educate her for nothing. But I’d be too independent, for that.”

“Hush-h-h.” said another, in a voice of warning, “Grace is in the room.”

“Indeed! I didn’t know that,” was replied in a lower tone. “I, I hope she didn’t hear me. I don’t want to hurt her feelings.”

Grace glided from the room and heard no more.

Oh, how *bitter* were these first experiences of the debtor’s daughter! Alas, for corrupt human nature! How quickly does its inherent *self-love* show itself in the *crushing* of others! How early do the strong begin to *oppress* the weak! Those who stand high — look down with *contempt* on those below them. How soon is the external and extrinsic — elevated above what is internal and intrinsic!

Grace walked away alone, and with the tears ready to gush from her eyes at every step. As she drew near home, a womanly feeling prompted an effort at self-control.

“I must not let mother see my weakness,” said she to herself. “She has troubles enough to bear; and they are a great deal worse than mine. Let the *girls* think and say what they please — it cannot really hurt me. If my father has failed, he is an *honest* man, and *kind* and *good* to all.”

Thus Grace sought to strengthen herself in her trials; and the effort was, to some extent, successful, as all such efforts are. When she arrived at home, she was able to assume a tolerably cheerful air, and to conceal from her mother, the *suffering* through which she had passed.

“My share of this trouble is but small,” was the thought of Grace, as she looked upon the serious countenance of her father as they gathered around the dinner table, and noticed that he scarcely tasted the food set before him.

In the afternoon, she started again for school, and in a calmer frame of mind. But this calmness was soon disturbed. As she was walking along, she saw one of her school-mates, a girl with whom she had been on very pleasant terms, crossing the street just in advance. She stepped forward more briskly, to meet her as she reached the pavement; but the girl, perceiving this, moved on quickly and thus succeeded in *avoiding* her.

Grace was deeply hurt at this evident purpose to *shun* her. The act completely destroyed the equable frame of mind with which she was returning to school, and left her heart almost as much depressed as it was in the morning. On gaining her classroom, she glided with noiseless steps to her desk, in order to avoid observation, where she took her place, and bent down to resume her studies, not glancing to the right nor to the left. Clara, who was sitting at the desk beside her, seeing that Grace was disturbed in mind about something, thought it best to say nothing. But, in a little while, she asked her for the correct pronunciation of a French word in the lesson she was studying.

This was immediately given by Grace in a cheerful tone of voice. The very act of obliging her friend, had caused an instant reaction in her depressed feelings.

“Oh, I wish I could acquire the right accent and pronunciation as easily as you can, Grace!” said Clara. “I am a very dull scholar.”

“It only requires a little attention and practice,” replied Grace.

“It may only require that for *you* — but *I* learn nothing easily.”

“There are some things I find hard,” said Grace. “But, when a lesson is hard, I give it more of my thoughts; and I always master it in the end. If we keep on trying, the most difficult task can at length be learned.”

“I believe there is truth in that,” remarked Clara.

“I have proved it a good many times,” said the other.

“And I, a few times. But I must prove it oftener in the future,” returned Clara. “Thank you for the hint, Grace. I will try to profit by it.”

This was not a mere vanishing good effort. The purpose in the mind of Clara, stimulated by contact with Grace, was a *living purpose*.

When the class was called, an hour afterwards, to recite their lessons, Clara conducted herself better than she had ever done before. “So much for trying!” she whispered to Grace, as she resumed.

“There is nothing like trying,” returned Grace with a smile of encouragement. “I have proved it hundreds of times.”

“But you never have to try very hard. I wish everything were as easy to me, as it is to you.”

“Oh yes, I do have to try hard,” replied Grace. “And often *very* hard. Nothing is done without an *effort*.”

“But how hard it is to make the effort!” said Clara.

“It is often harder to make the effort, I have heard mother sometimes say — than to do the work after it is once begun,” added Grace.

“That’s very true,” responded Clara with animation, as if a new light had broken upon her. “The hardest thing I have to do, is to put my mind down to study. If I try, I can learn well enough.”

“Yes, there is everything in *trying*,” said Grace, as she turned from her companion to her books; and both resumed their studies.

“I am so hurt at the way some of the girls in school act towards Grace Wilkins,” said Clara to her mother, a few days after her reconciliation with Grace; “and yet, few of them can compare with her in anything. She is *smarter* and *better* than the best of those who treat her so badly. I’m sure I like her better than any girl in school.”

“In what are they unkind to Grace?” asked Mrs. Putnam.

“Some of the girls haven’t spoken to her since her father’s failure.”

“Not on that account?”

“Oh yes.”

“She sustains *no loss* in giving up their friendship,” said the mother.

“I know. But, still, she cannot help feeling hurt at such base conduct. I’ve seen the tears in her eyes a good many times.”

“Poor child!”

“Yesterday, Flora Edwards said so loud, that Grace heard her: ‘I wonder why *she* keeps coming here? Mother says her father is no longer able to pay the school bills.’”

“How cruel! Clara, dear! Above all things, never *wound*, by a look or word — those who are in any misfortune!”

“Can’t I ask her to come home with me some day after school?”

“Certainly. Tell her that I will be very glad to see her.”

“I’ll say it before some of the very girls who have treated her so shamefully!” said Clara.

To this, Mrs. Putnam did not reply.

On the next day, Clara invited Grace to go home with her after school. Grace said that she could not do so *then*, but that, if her mother did not object — she would be happy to accept her invitation for some other occasion.

Mrs. Wilkins saw no reason for withholding her consent to her daughter’s request, when made. So, a few days afterwards, Grace accompanied Clara home, where she was very kindly received by Mrs. Putnam and all the children. *Ralph* with whom Grace had always been a favorite, was delighted to see her. He insisted on her playing for him, and kept her at the piano half the time she was in the house.

A little before night-fall, and just as Grace was beginning to think of returning home, *Mr.* Putnam came in. The children now recollected how *unkindly* he had spoken of Grace only a little while before; and they did not present her to him. But he, noticing her, said, smiling,

“What young lady is this?”

“It is Grace Wilkins,” replied Clara.

Instantly there was a change in Mr. Putnam. He dropped the hand he had taken — the smile left his face — and he turned himself away from the group of children. Everyone felt *chilled*. Mr. Putnam walked to the window, and stood looking out for some moments. Then he went from the room. In doing so, he said —

“Clara, I wish to see you for a moment.”

Clara followed him out.

Distinctly did Grace hear Mr. Putnam say, as he stood in the hall with Clara.

“Did you invite *that girl* home?”

“Yes, father,” Clara replied.

“Well, don’t do it again.”

“Father,” said Clara, “Grace is a very good girl. Mother says — ”

“*Clara!*” Mr. Putnam spoke with anger. “It is my wish that you no longer keep company with her. I do not like her family, and I wish *no association* with them whatever. Do you understand me?”

“Yes, father,” replied Clara, in a choking voice.

“Very well. I speak, now on this subject, once for all. Her father is a man whom I have reason to dislike, and I believe his daughter to be a *vulgar-minded* girl.”

“Oh no, no, father! She is — ”

“I wish no *apologies* for her, Clara,” said Mr. Putnam, peremptorily. “There is to be no association between my family — and that of Mr. Wilkins. This is something that I desire you to understand clearly!”

Saying this, Mr. Putnam turned away from his daughter and went upstairs.

Clara did not return to the parlor immediately, but remained for two or three minutes standing in the hall, striving to regain her calmness of feeling so as to go in and meet Grace without betraying in her face or tone of voice, anything of what had passed between her and her father. While thus standing, one of the parlor doors opened, and Grace, with her shawl and bonnet on, came hurriedly out.

“Goodbye Clara,” said she, in a voice that betrayed the fact of her having *heard the cruel words* of Mr. Putnam. And, passing on, she went from the house. Quick as thought, Clara sprang into the parlor.

“Did Grace hear what father said?” She inquired, eagerly, of her brother.

“Every word!” returned the lad, with ill-concealed *indignation* in his tones.

Clara said no more, but covering her face, sat down and wept aloud.

“It’s no such thing!” exclaimed Ralph, as he walked about the floor, “She’s not a *vulgar-minded* girl! I like her better than any girl I know. And I think it was right down *cruel* in father — so I do! Suppose her father has failed in business? Does that make *her* any worse? I don’t see that it does.”

To all this, Clara made no answer. Her heart was too full. To think that her own father should be thus *unkind* to the unfortunate! Oh, how deeply it did grieve her!

As for Grace, she was able to keep her *tears* back only until she closed the door of Mr. Putnam behind her. We will not portray her *feelings* as she went slowly and thoughtfully homeward. It was some distance to her father’s house, and she had time for reflection. Had her mother been near her at the first overflow of her feelings, she would have thrown herself upon her bosom and there sobbed away the violence of her grief. But, before she had reached home, her brave young spirit began to nerve itself to endure the trouble alone.

“It will only pain mother,” said she; “and she has enough to bear.”

Thus feeling and thinking, she returned home. Several times during the evening, it seemed to her as if she must *unburden her heart* to her mother. But, she suffered on alone, and remained silent. Thus early, was she learning her *lessons* in the *new school of life*.

The meeting between Grace and Clara on the next day was a painful one, and embarrassing to both. They had little to say to each other; but the manner of each expressed regard, and was full of tenderness. Instead of estrangement being the result of Mr. Putnam’s effort to *separate* the two young friends, it only drove them closer together. A *new bond* was thrown around them, which was cemented by mutual pain. Such a *bond* is not easily broken.

A few months after this visit to Clara, Mr. Putnam, who seemed actually to *hate* Mr. Wilkins and his family, and to desire to do them *harm* — accidentally learned that his daughter and Grace sat beside each other at school. Immediately he wrote a note to Mr. Thompson, desiring, for reasons particular to himself, that Clara should be given a different desk from the one she occupied. The change was accordingly made, greatly to the injury of Clara, who had been stimulated by Grace to apply herself more intensely than she had ever done before, and who was receiving, in her daily fellowship with the pure-minded girl — a fund of good *feelings* and good *principles*.

The young lady, beside whom she was now placed, was idle, frivolous, and inclined to be ill-natured in her remarks about others. Not possessing, naturally, much firmness of character, Clara was easily acted upon by those into whose company she was thrown; and she was, accordingly, much influenced by this new companion with whom she was in constant fellowship. She no longer recited her lessons perfectly, as had been the case since her more intimate association with Grace — and was far from being as happy, as while striving to follow the precepts, and imitate the good example of her gentle, right-minded friend.

“Clara,” said Mr. Thompson to her, a few days after the change was made. “You are getting back again into your old bad habits. I am sorry for this. You haven’t said a lesson well since — ”

“You changed my seat.” Clara finished the sentence for him. “Please let me go back again to my old place?”

“Along side of Grace Wilkins?”

“Yes sir.”

The teacher shook his head no.

“Did *father* tell you to change my seat?” inquired Clara.



Mr. Thompson did not answer this question; but his manner satisfied Clara, that her suspicions were correct.

“If you’d prefer not sitting beside Anna Wheeler, I can give you another place,” said Mr. Thompson.

“I’d rather sit by *Grace*.”

Mr. Thompson shook his head, no.

“Then I don’t want to change. I like Anna well enough.”

“But you are neglecting your lessons.”

“I always did that, until I sat beside Grace Wilkins; and I suppose I will continue to do it. I can’t study now.”

“You must try, Clara.”

“I do try, but it’s of no use. Anna keeps putting so many things into my head.”

“Then I must separate you,” said Mr. Thompson.

He did so; but the result was no better. Clara needed the *influence* of just such a one as Grace. Deprived of this wholesome influence, her mind wandered from the better purposes by which it had been effected. Still, the presence of Grace in the school, and their frequent fellowship, was highly useful to her; and she often found herself stimulated to industry by a word or two, timely spoken. After school was dismissed, they often walked a few squares together, homeward.

“Clara,” said Mr. Putnam, one evening, speaking sternly. “Was that the daughter of *Wilkins*, I saw with you in the street today?” This was nearly a year after the failure of Mr. Wilkins.

“Yes sir,” replied Clara.

“Haven’t I *positively forbidden* you to keep company with that girl?”

Clara dropped her eyes to the floor and stood silent.

“I’ll put a *stop* to this,” said Mr. Putnam, “cost what it may! If Mr. Thompson will have *girls like that* in his school — then he shall not have mine! You will not go back again tomorrow.”

Clara looked up into her father’s face with an expression of surprise.

“You understand me, I presume?”

“Yes sir,” replied the daughter,

“But, father — ”

“I wish to hear *nothing* on the subject,” was the peremptory answer, and Mr. Putnam turned angrily away and left the room. He was in earnest in what he said. Possessing a *strong will* and a *resoluteness of purpose*, when he once entered upon a course of action — nothing could swerve him to the right hand, or the left.

Clara did not return to Mr. Thompson’s school; but was sent off some fifty miles from home, to a *fashionable school*, much against the will of her mother.

Thus far, the selfish, ill-natured, hard-hearted policy pursued by Mr. Putnam towards his debtor and his family, had reacted upon himself in *evil consequences*. His own peace of mind was disturbed, and his family, to a certain extent, made unhappy. The removal of Clara to a *boarding school* was against the will of her mother, who dreaded the consequences likely to follow. She knew the *temptations* to which a young and giddy girl like Clara would be subjected, and trembled for the result. The *opposition* which she felt called upon to make, when the change was proposed, aroused the angry spirit of her husband, who spoke to her with a degree of unkindness on the occasion, which almost broke her heart. Thus was peace destroyed at home, and the family circle broken. But, the *worst consequences* that followed the persecuting spirit indulged by Mr. Putnam, were experienced by Clara. To her, the companionship of Grace would have been everything. How much she lost by the separation, the sad sequel will show.

## CHAPTER 9.

We pass over five years in the history of those we have introduced to the reader. Five years rarely go by, without important changes.

Mr. Wilkins is still President of the Insurance Company and in receipt of the comfortable salary of two thousand dollars. Firm in his purpose to educate his children thoroughly, he has spared no expense within the limit of his income, in seeking to obtain so important an end. Grace exhibited, early, a fine talent for *music*, which was developed under the care of the best teachers that could be procured. In the school of Mr. Thompson, where she continued until she completed her eighteenth year, she bore off the *highest honors*.

In time, her father's misfortunes were forgotten by her schoolmates, and she became a *favorite* with nearly all. Wherever she moved, there was sunshine; not such as sparkles and dazzles as it strikes upon the rippling water; but such as lies calm and beautiful on some peaceful landscape. Now, in her nineteenth summer, she is a lovely young woman, delighting all by her intelligence, which takes a *new charm* from her sweet, retiring modesty.

At *home*, she is the light and joy of the whole household. *Abroad*, in the limited circle to which she has been introduced, the favorite of everyone.

The result, in the case of Clara Putnam, it pains us to say is different. In the boarding school to which she was sent, she formed associations of a depressing, rather than elevating character, and imbibed many false views, *dangerous* for a rather weak-minded girl to entertain. She is in her nineteenth year, and still at school, but not long to remain there.

One evening, about this period, we find Mr. Putnam alone in the family sitting room, evidently much troubled in feeling. He remained thus alone for, perhaps, half an hour, sometimes walking about, restlessly, and sometimes so still in his chair, that he seemed like a statue. The door at length opened, and his wife came in and sat down by his side.

"How does Willy seem now?" asked Mr. Putnam, in a low anxious voice.

"He's asleep; but, I do not think him any better."

Mr. Putnam sighed heavily.

"What did the Doctor say, when he was here this afternoon?" he inquired.

"He looked grave, and said but little."

"Did you ask him what he thought about the *condition* of Willy?"

"Yes, but he gave some indirect answer."

Mr. Putnam sighed again.

There was silence for some time, then coughing was heard from the adjoining room.

"Oh dear! How that cough of *Ralph's* distresses me!" exclaimed Mrs. Putnam. "I cannot bear to hear it."

Mr. Putnam responded only by a deeper sigh than he had yet uttered.

Then followed another long period of silence, which was at length broken by Mrs. Putnam, who said —

"Don't you think we'd better take Clara home. She's getting too old to be away from us. There are *dangers* for one of her age and temperament, in a boarding school."

"Just what I have been thinking about all day. Yes, we had better write for her to come home. I heard something about that school this morning, which didn't just please me."

"Indeed! What was it?"

"A gentleman told me that his daughter went there for ten months, when he took her away."

"For what reason?"

"There were too many *visitors* permitted to enter the school."

"What kind of visitors?"

"Young gentlemen."

"Why Herman! Surely the Principal would not permit a thing like this."

“The person I talked with said that he knew the practice to exist; and, moreover, said, that almost every year some young lady was enticed away into an *imprudent* and often *wretched marriage*.”

Mrs. Putnam clasped her hands together, while an expression of anguish settled upon her face.

“Such a thing would kill me!” said she. “Oh, write for Clara to come home immediately! How often have I regretted her removal from the school of Mr. Thompson. Had she remained there, we could have protected her from the many *evils* to which her absence from home has doubtless exposed her.”

Instantly the thought of Mr. Putnam reverted to Grace Wilkins — and his *anger* towards her and her father was re-kindled. Had he uttered what was in his mind, the words would have been —

“But for *Wilkins*, this *evil* would never have befallen us!”

A servant now entered the room, and said that there was a man below who wished to see Mr. Putnam.

“Who is he?” inquired the merchant.

“I do not know, sir. He looks like a messenger.”

“Ask him what he wishes, John.”

The servant left the room, and returned in a few moments with a letter. Mr. Putnam eagerly broke the seal, and read —

“My Dear Sir. It becomes my painful duty to inform you that your daughter has been absent since last evening, when, I am informed, that she was seen in company with a *gentleman* who has more than once intruded himself upon the pupils in my school, and whose presence here, I have positively forbidden. As the mail does not leave until tonight, I have thought it best to despatch this information by a private messenger, in order that it may reach you as early as possible. Thus far, I am able to gain no news as to the purpose of your daughter in leaving, nor do I know in what direction she has gone. I use the utmost precaution in order to guard those under my charge, from dangers of this kind; but, I am told that Clara has been in the habit of meeting this person, daily, in her walk for exercise and recreation, during the past few months. His name is Danielson.”

“Danielson!” exclaimed Mr. Putnam, as the letter fell to the floor.

“Danielson!” responded Mrs. Putnam, in a voice of agony, as she seized the letter and eagerly read the first few lines. She needed to peruse it no farther, She understood all, and her heart shrank under the sudden pressure of a great calamity. With a groan, she fell from her chair insensible!

Danielson was known to both the parents, all too well. He was an unprincipled adventurer, who had, for the past year or two, been seeking to form an advantageous alliance with some *wealthy family*, through false pretenses in regard to his own social standing, and worldly possessions. Twice during that time, had he nearly affected his purpose of *enticing* into a marriage, some weak-minded schoolgirl. Now he was successful; and *their daughter* was the *victim*! With their family, had the alliance been made. The certainty of this fact, for Mr. Putnam did not in the least doubt that a marriage had taken place, almost drove the merchant beside himself. But the condition of his wife, whom he had caught in his arms as she fell fainting to the floor, brought back his thoughts from the *calamity* which had just been announced.

Nearly an hour elapsed, before the heart-stricken mother was restored to consciousness. In the mean time, Mr. Putnam had seen the messenger who brought him the letter, but gained no new light on the subject of his daughter’s absence, from any questions directed to him.

On the next morning, Mr. Putnam would have started for the school from which his daughter had gone off, in order to see what information could be elicited from her companions, but, through the night, *Willy*, his youngest child, now about nine years of age — became worse, and by morning was so ill, that even the physician thought him in a dying condition.

When Ralph, the oldest brother, who had attained his majority a few weeks before, learned what his sister had done — which was not until the next day, the fact, from motives of prudence, being concealed from him, as he was in extremely delicate health — the excitement occasioned thereby was so great, that he ruptured a small blood vessel, and was immediately ordered into bed by the family physician, with strict injunction, as he valued his life, to keep perfectly quiet.

Oh, how wretched was the heart of Herman Putnam! Wretched beyond what can be realized, without an effort of the imagination. It was more wretched still, before the dawning of another day — for in the night that followed, the spirit of his youngest, and, if there were a difference in his affection, his best beloved — passed through the *door of death* into the eternal world!

“Death!” How its occurrence subdues and chastens the heart — breaking down its animosities and quieting its angry throes!

Mr. Putnam was walking the floor of the parlor on the morning that followed the departure of Willy, musing sadly over the crushing sorrow that had come suddenly upon them — when he heard the voice of his daughter *Clara* in the hall eagerly inquiring of the servant who had admitted her, why there was a death-shroud on the door.

“Willy!” he heard her exclaim, in a tone of anguish that found an echo deep in his own heart. Then the door of the room swung open, and she came in and throwing herself upon her father’s bosom, hid her face and wept loud and passionately.

The first impulse of Mr. Putnam, was to fling his daughter from him, angrily. But grief had subdued his heart. Willy — dear Willy! — was dead. The *beloved* of all — the pet and play-fellow of all, had been taken away — and the spirit of the *stern man* was broken. Still, he did not return the embrace of his child; and, in a few moments, gradually disengaged the arms she had thrown about him, saying, as he did so, with a coldness that chilled her feelings.

“Your mother is in her own room.”

The daughter receded a pace or two, and then turning from her father, glided, with swift steps, from the room. Under what distressing circumstances, had the weak and foolish girl returned to her father’s house!

“Oh my child! My child!” exclaimed Mrs. Putnam, as Clara entered; unannounced, the chamber where she sat buried in a *grief* so overwhelming, that it almost displaced her reason. She opened her arms as she spoke, and instantly Clara was clasped to her heart in a wild, clinging embrace. As soon as the mother grew calm, she said, with her lips close to the ear of Clara.

“My daughter — a *dreadful affliction* has come upon us. Our darling Willy is dead!”

Sobs choked her utterance for a few moments. Then she added, in a solemn voice —

“God grant, my child, that we have not a greater affliction to bear! Where have you been? How do you return to us Clara?”

“A lawful wife,” returned Clara, in a whisper.

“The wife of whom.”

“Of Mr. Danielson.”

A groan so deep and shuddering came from the mother’s bosom, that it almost curdled the blood in her daughter’s veins. A long silence followed.

Then Clara said: “Mother, Mr. Danielson is — ”

“Speak not of him to me Clara,” quickly answered Mrs. Putnam, with something of indignation in her voice. “At least not now.”

We will not attempt to picture, further, the distressing embarrassment which marked the fellowship of Clara with her father and mother, during the three days that intervened between her return home, and the time when the beautiful remains of Willy were carried forth to the burial. It was painful in the extreme, as may well be imagined.

It was the purpose of Clara, when she came home, to avow to her parents what she had done, beg their forgiveness, and ask them to receive kindly, the man whose wife she had become. All his *representations* as to himself, she had fully believed; and did not, therefore, believe that any very *strong objections* to him as her husband would exist. Danielson assured her, that a formal application for her hand had been made by him, and that the only objection urged, was her *age*. This being the case, to precipitate the marriage she thought would hardly be looked upon, as an unpardonable offence. But, the shuddering groan with which her mother received the announcement that she was married, chilled her feelings. There was a *meaning* in it which she did not understand.

It had been the intention of Mr. Danielson, to come and ask for Clara a few hours after he left her at the door of her father’s house — this was arranged between them — and then to enter, or go away as she might think was best. The mourning shroud upon the door, startling both of them, changed this purpose.

“Do not come. I will see you,” said Clara hurriedly, as they parted.

Three days went by, and Clara did not return to the *hotel* where her husband had taken rooms; nor did he even receive a note from her. This was explained to him by the intelligence of little Willy's death, which he received immediately after parting with Clara. Still, he did not like so prolonged an absence, and felt restless in consequence. On the fourth day, Clara made her appearance, looking so changed, that he hardly recognized her.

"Why Clara!" he exclaimed, springing to meet her, as she entered the private parlor where he happened to be. "How long you have stayed away!"

Clara looked into his face for some moments, with sad eyes, and lips that tried in vain to speak.

Danielson drew his arm around her and said —

"Dear Clara! My heart has deeply sympathized with you and your family in the painful loss sustained."

The wild burst of grief to which she now gave way, made words of no avail, and Danielson became again silent. When the *storm of feeling* at length subsided, he said, in a voice of sympathy —

"How does your mother bear this great affliction?"

"It has almost broken her heart," sobbed Clara.

"And your father?"

Clara did not answer, for her tears flowed again, and her whole frame shook violently.

"How were *you* received?" Danielson at length ventured to inquire.

Clara was silent.

"Was your father angry?"

Still there was no answer. But the poor afflicted child shrank closer to the one she had chosen as her protector. The meaning of this, was partly guessed by her husband, and he said, in a voice that extorted an answer —

"You told them of our marriage?"

"Yes," murmured the unhappy bride.

"And what did they say?"

"They gave me but one choice."

"What?" This was asked in a quick, eager voice.

"Between *you* — and *them!*"

"Explain your meaning, Clara."

"My father says that you shall *never* cross his threshold! His *anger* was terrible!"

"He will get over this," said Danielson. "How does your *mother* feel?"

"She would not bear the utterance of your name; and has done nothing but weep, since I returned."

"All this will pass away, in time."

"No, I fear not," returned Clara. "They have imbibed a *strong prejudice against you.*"

"What do they say?"

"Oh, dreadful things!" replied Clara in a low, choking voice.

"Dreadful things!"

"They did not call me a *thief* or a *robber*," said Danielson, indignantly.

"Oh, no, no! But I didn't believe what they said."

"And they gave you your choice between a separation from me — or them?"

"Yes, and I came to you, of course, for, you are my husband, and I will cling to you through evil and good report," replied Clara, gazing into his face with a look of love that smiled through veiling tears.

Danielson could do no less than bend down and kiss her lips; but the kiss was *cold*, and sent a *chill* to the heart of Clara.

“You will see them again?” said he, after a silence of some moments.

This question caused the tears of Clara to flow afresh. As soon as she could answer, she replied.

“I had my choice to remain — or go. ‘*If you remain,*’ said my father, ‘*your separation from the man you have wedded must be complete. He must never cross this threshold — and you are never to meet him except as a stranger. If you go, you are his wife — but no longer my child. Choose your own way; but, remember, that when you have entered it — there is no return.*’ I have chosen my way.”

As Clara said this, she laid her cheek upon her husband’s bosom, and looked up tenderly into his face.

“This is the *first impulse of anger*,” replied Danielson, with more of *disappointment* in his voice, than he wished to exhibit.

“No — It is the expressed purpose of a man whose stern feelings never change.”

“You will see him again Clara?”

“Not unless he sends for me.”

“Will not this be *stubbornness* on *your* part?” asked Danielson, with something like *rebuke* in his manner.

“Stubbornness! You do not know my father, Mr. Danielson! If it would be of any avail, I would go on my knees to him! But, were I to do so, he would turn from me as coldly as if I were only a statue.”

“Cannot your *mother* influence him?”

“Not in *this*.”

“How does she feel?”

“She would not hear your name from my lips.”

“What does your *brother* say?”

“I was not permitted to see him!”

“Why?”

“When he heard of our marriage, he was so excited that he ruptured a blood vessel, and has been very low ever since. The doctor said that a meeting with me might cause his life.”

“Well! this is a nice business!” exclaimed Danielson, giving, almost involuntarily utterance to his feelings, and speaking in a tone of blended *disappointment* and *regret*.

“Do not feel grieved for me,” said Clara. “I have chosen my way, and it is to go with you through life. If my parents and friends turn from you — the act will only drive me closer to your side. If all the world should reject us — we will be the world unto each other.”

“A nice business indeed!” murmured Danielson, so occupied with his own thoughts, that he scarcely heard the words of Clara, for whom he did not, for he could not, feel the first motions of love. He had married her on *speculation* — nothing more. Too *idle* and *extravagant* to force his way to the elevated position in society he was emulous to obtain — he had deliberately purposed to effect this object through a *marriage connection* with some wealthy family. Foiled in two or three attempts of the kind, he had become pretty well known to parents with marriageable daughters; and he found, therefore, his efforts to accomplish the end in view, not so easy a matter.

Towards Clara Putnam, he had turned his eyes for some time, his mind all the while in debate as to the propriety of making an alliance with her family. Her father was known to be wealthy — but had the reputation of being a hard sort of a man. He was rather *afraid* of him. But, as his own affairs were growing more and more desperate every day, and it seemed almost impossible to continue much longer his system of *swindling tradesmen and hotel keepers* — he thought it best to secure the *prize* that he was not mistaken in believing was easily to be won. So he came to the young and foolish girl, with his false pretensions, which she was weak enough to believe. And here was the result.

Disengaging himself from Clara, who still leaned against him, Danielson arose and walked the floor with knit brows and compressed lips for many minutes, during which time, the eyes of Clara followed him steadily about the room with a surprised and troubled look. It was then that the first suspicions of an *improper motive* on his part in seeking an alliance with her, flashed upon her mind. Instantly she repelled the thought. But, as she continued to look upon the strangely altered face of her husband, the *suspicion* came stealing back again.

Conscious, at length, that he was betraying himself too far, and unable to *disguise his feelings*, Danielson went hurriedly from the room. For a long time, Clara sat motionless. She was not only *bewildered*, but *startled* by the strange conduct of her husband. He had been pronounced by her father — a penniless adventurer without honor, honesty, or a spark of manly feeling. Was this a mere burst of angry feeling by her father? Or, was it indeed so! These questions intruded themselves, and she could not thrust them aside. If *she* were willing to give up her home and parents for his sake — then why should *he* be so disturbed at their refusal to acknowledge him? It was too evident, that something besides a regard for *her* in the matter, agitated the mind of her husband.

Half an hour after, when Danielson returned, he found Clara sitting where he had left her. She lifted her head, slowly, as he entered the room, and looked at him with a strange, fixed look.

“Clara, dear Clara!” said he as he sat down by her side, taking her hand, as he spoke —

Just at that moment, two men entered the room, accompanied by the hotel keeper.

“That is the person you are in search of!” said the latter, pointing towards Danielson, who sprang to his feet.

“We arrest you!” said one of the men, advancing, and laying his hand upon Danielson, “on a charge of *forgery!*”

Danielson grew instantly pale, and staggering backwards, sank upon a chair.

“Oh no, no! It cannot be!” exclaimed the young wife, starting forward.

“I am sorry to say, madam,” returned one of the officers, respectfully, “that the charge is altogether true.”

Clara stood like one stupified with a blow for some moments, and then dropped to the floor insensible. When next her senses were unlocked, she found herself in her own chamber, in her father’s house, and her mother sitting by her side, gazing upon her with weeping eyes.

## CHAPTER 10.

We pass over a few years more.

Of *Danielson*, we will merely say, that the charge of forgery was fully proved against him, and that he was sentenced to a term in the State prison.

*Clara* is still living, and is the mother of a beautiful boy; but, alas! his father is a *condemned felon!*

*Ralph*, whose health was in an alarming state, is still delicate. Physicians who were consulted on the subject, all agreed that he must not adopt the profession to which he was inclined, as confinement and close study would destroy him. He, therefore, entered his father’s store, and gave a moderate degree of attention to business. But, like Clara, he was destined to *disappoint* and almost *madden* his father.

*Grace Wilkins*, by virtue of her fine personal and mental endowments, her superior education and accomplishments, won her way into some of the best circles in the city, where Ralph met her frequently. As a child, she had been his favorite, and, as she grew up towards womanhood, and, charm after charm developed itself — his feelings went out towards her with a fonder impulse. In a word, he became her lover, and her heart sweetly reciprocated the affection.

As for the family of *Mr. Wilkins*, that has not escaped the visitation of sorrow. Edward, the only son, had been dead for more than a year; and the father’s health has been, for some time, steadily failing. Indeed, so rapid has been this decline of late; that serious alarm is beginning to be felt by all.

“Ralph,” said Mr. Putnam to his son one day, about this time. “What lady was that you were walking with this morning. There was something *familiar* in her face; and yet, I cannot recollect where I have seen her?”

“That was *Miss Wilkins*,” replied the young man, showing a slight degree of embarrassment.

“What! Miss Wilkins!” There was a change in the father’s tone of voice.

“She is the daughter of Manny Wilkins.”

If a *viper* had stung Mr. Putnam — he could not have startled more suddenly than he did.

“Ralph!” he exclaimed, looking sternly at the young man. “Ralph! Can *this* be possible?”

“Can *what* be possible, father?”

“That you value yourself so little, as to keep company with the daughter of Wilkins.”

“I have met no one so worthy of all respect and esteem, as Grace Wilkins,” replied Ralph, in a firm voice, “And as for her father — ”

“Ralph!” exclaimed Mr. Putnam, excited beyond measure by a circumstance so unexpected, “I will hear nothing of this man or his family! And, moreover, I now *forbid*, positively, on pain of my severest displeasure — any association with the young lady in whose company I saw you today. How you could so *lower* yourself, passes my comprehension!”

“Father,” replied the young man, who possessed considerable independence of character. “I will deal frankly and honestly with you in this matter. Will you hear what I have to say, calmly and give my words a due consideration?”

An impatient answer was on the tongue of Mr. Putnam; but, he controlled himself, and looked, instead of uttering, his consent to hear.

“The daughter of Mr. Wilkins is a young lady whose beauty, education and accomplishments, elevate her, personally, above most of those who move in our best circles. When she was a little girl, I liked her better than anyone I met; and, since I have become a man, I have seen no one who has interested me half so much. Not only is she a lady in all external graces and endowments; but she is one in a higher and more important sense — she has a heart full of the *best and purest impulses*. Father! If you only knew her — you would cease to feel as you do towards her family.”

“Ralph!” said Mr. Putnam, in a quick voice. “What relations exist between you and this *wonderful daughter* of Mr. Wilkins?”

“I am not sure that I understand you.”

“In a word, then; are you under engagement of marriage to her! Have you committed that *folly*?”

“No engagement exists,” replied the young man.

“It is well. See that none is formed,” said Mr. Putnam, severely.

“But, father, if she is *worthy*, in every way, of my affection — if I can feel interest in none besides — and all this is true — What then?”

“Worthy!” There was an expression of *unutterable scorn*, in the voice of Mr. Putnam. “Worthy! To hear this from *your* lips, Ralph! There is not a family in our whole city, high or low, rich or poor, for which I *have so bitter a contempt* — as for that of Wilkins. And I have reason! I know the man — and his quality.”

“You do not know his daughter,” said Ralph.

“I know that she insulted your sister at school years ago; and that I removed Clara on that very account.”

“And Clara will tell you, father, that the insult was only *imagined* on her part. That, of all her young companions, she esteemed Grace the highest of all. Moreover, she has declared to me, again and again, that, had she been allowed to remain under the good influence of Grace — she never would have been led aside into an error that has disgraced our family, and rendered her own life a burden. Grace was filling her heart with good impulses and good resolutions, when you separated them, and she was thrown into the companionship of young girls whose precepts and example were of the *worst* kind.”

Mr. Putnam moved his hand impatiently, saying — “I will hear no more of this!”

Filial respect and indignation struggled, for a few moments, in the bosom of Ralph, and then, without further remark, he turned from his father and walked slowly away.

There were two reasons why Mr. Putnam was disturbed by this avowed preference of Ralph for Grace Wilkins. The first, the reader comprehends. The second was because it came in the face of a desire on his part, that Ralph should form



an alliance with the daughter of a merchant named Carson. This connection, he considered most advantageous for Ralph — as Mr. Carson was one of the merchant princes of the city, and had but a single child, who would most probably inherit all his wealth. He had taken some pains to appease the good feelings of Mr. Carson, and felt pretty sure, that if Ralph would step forward and do all that was required on his part — nothing would hinder the accomplishment of his wishes.

But, Ralph had other views on the subject of marriage.

A maiden had found favor in his eyes, who could not be set aside for one whose chief attractions were *wealth* and *family connections*.

Not many weeks after this interview between Mr. Putnam and his son, the latter called upon Mr. Wilkins, at whose house he had visited a few times of late, and made a formal offer for the hand of Grace.

“Does your *father* know of this?” inquired Mr. Wilkins, who had not forgotten his interviews with Mr. Putnam.

“It is a matter that concerns *me* — and not my father,” replied Ralph.

“It concerns you, primarily, of course,” said Mr. Wilkins, “But it also concerns *your family*. I have reason to believe that your father would not approve of your marriage to my daughter.”

Ralph was silent.

“Have you spoken to him on the subject?”

“I have.”

“And what did he say.”

“It does not meet his approval, I own,” said the young man.

“Then it does not meet mine,” returned Mr. Wilkins. “A marriage, under such circumstances, can only bring trouble. I love my daughter, and desire not only to secure for her every possible blessing — but to save her from all the evil consequences likely to result from unwise actions.”

“But, in a matter like this, Mr. Wilkins,” said Ralph, “shall any considerations be higher than a mutual preference? It is not *my father* who is seeking a marriage union, but *myself*; and shall I not regard, rather, a *moral fitness* in the person — than his prejudices? And, if the one towards whom I am attracted reciprocates what I feel, is it right for her father to say *no*, because I am subjected to an unjust opposition?”

“But, do you not see, my young friend,” replied Mr. Wilkins, “What a *world of trouble* you will make for yourself? Your father is not a man who changes easily. If he opposes you now, he will oppose you to the end. Your marriage to my daughter, will produce *family estrangement*, and consequent *unhappiness*. This is inevitable.”

“Unhappiness of a more serious character, will result if *obstructions* are placed in our way. Deny the blessing I ask, and my heart will be wretched. Mine, Mr. Wilkins, is no suddenly formed preference. I felt it when Grace was but twelve years old, and I a mere stripling. That preference has grown with my growth, and strengthened with my strength, and now, to love her has become a part of my life. My father’s *pride* objects. But, shall *pride* step in and effect so great a sacrifice? Shall *pride* be allowed to destroy what is good and true and holy? No — no — do not say that, Mr. Wilkins!”

Grace’s father was struck with the *manner* as well as the *avowal* of Ralph Putnam. His impression was, that the young man had suddenly become enamored of his lovely child, and in the first impulse of passion, pressed forward to claim her hand. But, in this, it now appeared, he was in error. The preference was more deeply laid.

“Is Grace aware of your feelings towards her,” asked Mr. Wilkins.

“She is.”

“Does she return them?”

“She does.”

Mr. Wilkins did not reply for some time. He then said — “I hardly know what to say, Mr. Putnam. Your father does not feel kindly towards me, and a marriage between you and Grace, effected without his approval, will only *increase his anger*. I might not be effected by this; but you and Grace would feel it most painfully.”

“But less painfully than a separation, Mr. Wilkins.”

“I must think this over, Mr. Putnam. It is by far too weighty a matter to admit of a hurried decision. Let me, in the mean time, ask you one or two questions. You are of legal age?”

“Oh yes. I attained my majority several years ago?”

“You are aware that I am poor, so far as *worldly goods* are concerned?”

“I am fully acquainted with your circumstances, Mr. Wilkins.”

“My income, sufficient for the comfortable support of my family, depends entirely on my *health* and *life*. The one is failing rapidly, and the other is uncertain. While I live and retain my health, all will be well for those I love; but I fear, sometimes, that I shall not be with them long. Now, let me ask you, if you have an income independent of your father?”

“I am worth the sum of twenty thousand dollars, left to me by my maternal grandfather. It was invested by him in stocks, where it yet remains.”

“Are you officially connected in business with your father?”

“No. He has talked some of late, however, about assigning me an interest. At present, he credits me for services rendered in the business, about a thousand dollars a year.”

“In a week,” said Mr. Wilkins, “I will be prepared to speak further with you on this subject.”

The young man went away, not doubting that, when he next saw Mr. Wilkins, his application for her hand would meet a favorable response. In this he was not mistaken. Nor did Mr. Wilkins err as to the *angry opposition* that would be made by Mr. Putnam.

But, of all the *trials* through which the young couple had to pass in consequence of this opposition, it is not our purpose here to speak. So deeply incensed was Mr. Putnam, when he found that Ralph was bent on marrying Grace, and so violent was he in his opposition, that the young man was fairly driven from his place of business. When the marriage at length took place, it wrought a *complete separation* between Ralph and his father.

“You have chosen your own way,” said the latter. “And you must walk in it. *Expect* nothing from me, for you will *receive* nothing!”

Mr. Putnam meant what he said. From the time of Ralph’s marriage, began an *entire estrangement* between him and his father. The mother took a different view and acted differently. Both she and Clara called upon Grace immediately, and both were charmed in the first interview. But no effort of theirs could in the least influence the unyielding father, whose pride and anger, neither time nor reflection could mitigate. In them, affection for Grace grew stronger daily; for, the oftener they met her, the more did they find in her to love; while the *antipathy* of Mr. Putnam grew stronger, as he felt more and more deeply, the separation that had been wrought between him and his son.

Soon after his marriage, Ralph Putnam commenced business for himself. He had, as just mentioned a capital of twenty thousand dollars, and the whole of this was invested in the new enterprise.

Years went rapidly by; though not without events of painful interest. The health of Mr. Wilkins gradually declined, and five years after his daughter’s marriage, he *passed* to another and a better life. Not long did his wife survive him. Mary, the only sister of Grace, was married a short time before her father’s death, and now resided in the West. Grace was left alone with her husband; no, not alone, for *two dear babes* had come to bless their union.

But, there came, in time, still other changes. *Carson*, the Merchant with whose family Mr. Putnam had desired to form an alliance by the marriage of Ralph to his daughter — a vulgar, ignorant, ill-tempered girl, when compared with Grace — *Carson*, reputed to be one of the most substantial merchants in the city, in standing too high, “happened to fall,” and in falling, not only “dashed himself to pieces,” but crushed others beneath him. In this disaster, Mr. Putnam was hopelessly involved. For a time, he struggled madly with his fate, making giant efforts to recover himself, but only sacrificing the interests of others in doing so, until finally, he sank in the deep waters which were rushing and roaring about him.

The fall of *Carson* and *Putnam*, was but the beginning of troubles in the world of commerce; it was the first blast of wind that precluded the coming storm. There had been a series of prosperous years, so called, in which a thousand frail barks had been launched upon the *smooth sea of trade*, while those more substantial had been lured by fair winds and cloudless skies, to crowd on every strip of canvas.

Suddenly, and with warnings which reached only the most attentive and practiced eye and ear, the tempest came, and strewed the ocean with *wrecks*. In this general scene of ruin, it is not surprising that *Ralph* Putnam went down with the rest. He, too, had been tempted to spread his sails, and go forth upon strange waters.

## CHAPTER 11.

The more earnest and laborious attention to business which *Ralph* Putnam had been compelled to give, after his separation from his father, tried his *health* severely — which had always been delicate! In a year or two, the effect began to show itself in a way which alarmed the fears of his wife. When he found himself suddenly involved in difficulties, coming as these did so soon after the shock produced by his father's failure — the anxiety, and even terror with which he was affected as he looked at the overwhelming evil which was sweeping toward him, added to the care and effort involved in a struggle almost as severe as if it had been for life — made sad inroads upon his feeble constitution. When the last unsuccessful effort to sustain himself failed, and the little fortune he was laboring so hard to build up, fell with a stunning crash — he sank also. Nature had been taxed too severely, and could bear up no longer.

On the day that *Ralph* Putnam, yielding to the pressure, against which he had braced himself for months, gave way — he went home, looking so pale and broken both in body and mind, that *Grace* startled as he entered the room where she was sitting, and exclaimed,

“*Ralph!* What has happened? Are you sick, or hurt? Oh, my husband! What ails you?”

The young man, overcome by a sense of weakness, leaned heavily against his wife, as she sprang to his side, and drew her arm around him. But, he did not, at first, make any answer.

“Oh, *Ralph!* Tell me what happened?” eagerly pleaded *Grace*.

“More ruin!” said *Ralph*, in a husky whisper.

“How? What?”

“I am ruined, *Grace,*” replied *Ralph*, in a firm voice, but with indescribable anguish.

“Ruined! Oh, no! *I* am here; and there are our *sweet babes!*” quickly answered *Grace*, who comprehended her husband's meaning. He had not told her of the crushing weight that was on him; but, from the fact that his father had recently failed in business, and that failures were occurring daily; and still further, from the fact that he had been greatly troubled about something for weeks — she imagined the same result to him had taken place. She, therefore, understood, all that was meant by the word *ruin*.

“But for you and these sweet babes — I would not care.”

His utterance was choked by emotion, he leaned his face down until it was hidden on the shoulder of his wife, while a half stifled sob came up from his troubled bosom.

*Grace* stood with her arm drawn tightly around her husband for a few minutes; then she gently led him to a seat, and taking another by his side, leaned forward towards him, and looking up into his troubled countenance, said —

“*Ralph*, my dear, dear husband! Do not let one thought of me as destined to share your future lot, be it what it may — give you the first throb of pain. It will not be hard to shrink away, with our little ones, from our present place in society, and draw closer and more lovingly together in the humbler position which an *all-wise and good Providence* may think it best for us to take. If an abundance of the world's good things are withheld — we can limit our wants and be just as happy as we were before. Do not, therefore, let the *hand of misfortune*, though it be laid heavily upon you, sink you to the earth. It need not do so. It cannot crush us, if we bear up.”

But, the spirits of the young man were broken in the struggle through which he had come, and the hopeful words of his wife failed to re-assure him. He felt, what she did not clearly at the time understand, his own helplessness from failure of *bodily health*. She knew that his health had been declining; but, she did not yet know that strength which had borne him up for months, was an artificial strength, and that now, the *stimulus of hope* and effort being gone — he sank down weak and trembling in every exhausted nerve.

“God bless you, my dear Grace!” said he mournfully, “for your words of encouragement. But alas! they inspire me with no hope. My *strength* is gone. I have no more *ability* to struggle in the world. I have no *power* even to hold myself up; how much less the dear ones I love!”

“Lean against *me*,” replied Grace, promptly, and with a lightness of tone that concealed the real pressure on her feelings. “If you are weak — then will I be strong.”

“You! Dear child!” said Ralph, with much tenderness. “You know little of the world’s severe pressure. Ah! How quickly will both you and I fall, when the *hand of adversity*, now outstretched, is laid upon us!”

“No, Ralph! We will not fall,” replied Grace, confidently. “The same kind Father is still in Heaven — and He will give us *strength sufficient for our day*.”

Thus Grace sought to *inspire with hope* the drooping mind of her husband. But, before many hours passed, her own heart was stricken with fear. It soon became too apparent, that Ralph was ill in body, as well as in mind. He could not touch food when placed before him, and his *exhaustion* was so great that he was unable to sit up. Grace sent for their physician, who expressed concern the moment he saw him; and this was increased when Grace explained the reason of her husband’s illness.

“He has considerable fever,” said the physician in reply to the wife’s eager questions, as she followed him from the room in which her husband lay.

“Is he in danger?” asked Grace with quivering lips.

“I hope not. His brain and body have been over-tasked, and now there has come a consequent great prostration of the whole nervous system. Quiet and medicine will, I trust, do all that is needful for him. But, Mrs. Putnam, let me impress one thing upon you. All will depend on his being kept *perfectly free from excitement*. As you value his life, let no causes of *disturbance* come near him. Should any people call, as is most likely under present circumstances, tell them that I have given positive orders that he is not, at least for the present, to be seen.”

The physician’s judgment of the case, from the first symptoms that were presented, was correct. A slow nervous fever set in, and, for many days, the contest between life and the agents of death, was a severe one; and when the turning point came, and life gained strength in the vital regions, he was as weak almost as a new born infant. Slowly, very slowly, came back a portion of the strength that had been lost — and only a portion. It was weeks before Ralph was able to sit up in bed, and weeks more before he could move about his chamber.

In the mean time, Grace had held repeated interviews with two or three gentlemen who represented the creditors of her husband, as to the settlement of the business, which was hopelessly embarrassed. All his effects were in their hands, and they placed before her, at her request, a full statement of everything, at the same time desiring her to send for her husband’s legal counselor, in order that she might have his advice and judgment in a matter so far out of the range of her peculiar province. This was done; and, acting under his advice, for her husband — she consented to the various propositions made for the settlement of affairs in the best and speediest way.

One of the gentlemen who came frequently to see Grace Putnam on the business of her husband, a Mr. Markle — soon began to feel a lively interest in her. Her calmness and self-devotion, in the painful and trying circumstances by which she was surrounded, and her earnest desire that justice might be done to all, gave him a high respect for her *character*.

“And now madam,” said Mr. Markle to her one day, after nearly all the business was arranged, so far as *her agency* in the matter was involved, “What are your prospects for the future? Your husband’s health is so shattered, that it is but little he will be able to do towards the maintenance of his family. His father’s circumstances are as bad as his own. There is no dependence, therefore, on him. Have you any friends to fall back upon?”

“None,” replied Grace with more calmness than Mr. Markle had expected under the circumstances.

“Upon what, then, are you going to live?” asked Mr. Markle.

“On the God of Heaven, and my own efforts.”

A flash of *holy confidence* lit up for an instant, the features of the young wife, as if rays from the Heaven she trusted in had fallen upon them.

“What can *you* do?” inquired Mr. Markle.

“My father gave me every advantage in his power,” replied Grace. “He believed that his first duty in life was to provide for the highest good of his children; and, with this view, he had them thoroughly taught in the best schools and by the best teachers. My education has been of the most liberal character. Early impressed with the value of knowledge, I devoted myself assiduously to the acquirement of every branch taught in the school to which I was sent. My father’s misfortune in business gave a direction to my thoughts, which, otherwise, they would never have taken. I felt that much might devolve upon me; that the time might come when those I loved, would need my efforts. This idea fastened itself so closely upon my mind, that I never lost sight of it, and it made me studious and earnest in the acquirement of everything I was called upon to learn. The consequence is, I am so thoroughly grounded in the various branches of female education, that I can teach them.”

“Can you teach the modern *languages*?”

“Yes. I gave much attention to French, Italian and German, and believe that I understand the best methods by which they are taught.”

“How is your *musical* education?”

“I had one of the best masters in the city, and he considers me among his most finished pupils.”

“And you are ready to use the ability you possess for the support of your family?”

“Ready? Yes, and willing!”

“Have you settled upon any plan yet?”

“Oh no. My mind has been too much disturbed about my husband. He is I trust, out of danger, and I am now beginning to think over the work which lies before me. His health, I am too well satisfied, is broken. Anxiety, care and labor — will destroy him. My health is good. Thus far I have leaned upon him; now the order must be reversed. I am the stronger — and he must lean upon me.”

Mr. Markle was charmed by the *beautiful enthusiasm* of the young wife, and resolved to be her friend.

“Do you think yourself capable of undertaking the charge of a school?” he asked.

“What ever work my hands find to do, Mr. Markle,” replied Grace, “*that* I am resolved to do with all my might. I will open a school, if I can procure a sufficient number of students; or I will give lessons in music, in drawing, or in the languages.”

“What is the rent of this house?”

“We pay five hundred dollars per year.”

“The situation is a good one for a school.”

“Yes, but the rent is too high.”

“That would depend on the number of students.”

“True. But, in the beginning, I could not expect many pupils.”

“What would you teach?”

“I would prefer having only those who are well-advanced. To such, I would teach all the higher branches.”

“I have two daughters,” said Mr. Markle, after reflecting for some time, “and I shall esteem it a privilege to have them placed under the care of one for whom my brief fellowship has given me so profound a regard. If you could inspire them with something of your own noble spirit, the benefit conferred would be beyond all price. I am much in error, if I cannot procure you a dozen more students. At least I will try. Take courage madam! To one with your feelings — there is no such thing as *fail*. In a few days I will see you again. In the mean time, let not *imagined difficulties* affect your mind with even a momentary despondency.”

It was nearly a week before Mr. Markle called again upon Grace.

“How is your husband?” was his first kind inquiry.

“He is improving, but very slowly.”

“Has his mind gained sufficient strength to revert to his old business?”

“He is beginning to be disturbed on that account, and asks many questions, which I avoid answering as far as it is prudent to do so. This disturbance I can already see, acts injuriously upon him.”

While Grace was speaking, Mr. Markle drew forth his pocket book, and taking therefrom a paper, handed it to her.

“What is this?” she asked, as she opened and glanced over what was written within.

“It is an unconditional release of your husband from any and all obligations which may remain due by him after the settlement of his business. This, his creditors tender him in the spirit of humanity.”

Tears came into the eyes of Grace. She did not speak, but *gratitude* was in every line of her beautiful face.

“And further,” said Mr. Markle; “the creditors have, without a dissenting voice, agreed that not an article of your household furniture shall be touched. Here” — and he handed Grace another paper, “is their transfer of all this part of your husband’s property, to yourself.”

Grace took this paper, but she could not see a line written thereon, for the tears that were ready to start forth upon her glowing cheeks.

“And still further,” continued Mr. Markle, “they have desired me to present you, on their behalf, with the sum of one thousand dollars!”

Mr. Markle handed Grace a check as he spoke. The gathering tears overflowed their boundaries. “For *kindness* like this,” said the young wife, “I was not prepared. Ah sir. If those generous-hearted men could see my heart, and read its grateful emotions — they would have their reward. But God, who loves the merciful, will bless them for this good deed.”

After Grace had grown calmer, Mr. Markle said — “And now, Mrs. Putnam, having settled all this, what shall we say of the future? Do you still keep to the purposes expressed at our last interview?”

“Firmly!”

“And I have seen no reason for repenting of what I proposed in regard to my own children. I have talked with my wife and with them. My wife, I find, knows you better than I did. She has known you for years — if not intimately, yet by reputation. She feels as I do, and says that she will esteem it a *privilege* indeed to have our daughters under your care. As for the girls, they are delighted with the proposed change. Moreover, both myself and wife have spoke to a good many people about you; and we have already *ten young ladies* engaged for your school, on the day you are ready to begin. As to prices, we have all agreed that these shall be liberal. We do not believe that it is good for our children to go to crowded schools, and would rather pay larger fees in order to have them in a smaller and more select school. The present location of your house, we all approve, therefore, if you finally conclude to do as you proposed, let it be *here*.”

“Will it be prudent to remain under the present high rent,” asked Grace.

“Yes; for it is the purpose of those who have already consented to place their daughters under your care, to sustain the experiment for at least two years. So, give yourself no thought about rent or anything of that kind; only manage all your affairs as prudently and as economically as possible. Let your first thoughts and your best energies be in your school — and you need not feel any anxiety about the result.”

“For *kindness* so unselfish, Mr. Markle,” said Grace, “I cannot express half the *gratitude* I feel; and it will be the leading purpose of my mind to repay it in every possible manner.”

“You will have the labor — and we the benefit,” replied Mr. Markle, smiling. “The obligation is upon *our* side.”

## CHAPTER 12.

The feeble objections urged by Grace’s husband to her plans for the future, were all overruled. To his exhausted system, strength came back slowly, until it gained a certain point, and then there was little visible progression. It was three full months from the time he came home, prostrate from over-work, before he was able to go out again, and then a walk of only a few squares so overcame him, that he did not, for days, regain what he lost by the effort.

It was indeed a hard trial for him to see the wife he so tenderly loved, and for whom all possible sacrifices would have been light, assume the task of sustaining the family by her own exertions. But, before long, she made him half-forget, in

the cheerful and willing spirit manifested, that she was *bearing the burdens* he would so gladly have assumed, if strength for the task had been given.

When Grace was ready to take pupils, twelve young ladies were placed under her care, to receive instruction in certain branches of education. The price to be paid was fixed, rather by the parents than by the teacher, at one hundred and fifty dollars a year. The wish was to keep the school as *select* as possible. Twenty pupils was the limit agreed upon, and, in less than three months her class was full.

The task assumed by Grace was no light one; but, it is the *strength of our purposes* which sustains and renders us unconscious of the great burdens we sometimes bear. A willing and cheerful spirit, united to a high and vigorous purpose, made the task, though difficult in reality — seem easy to the young wife and mother. She was toiling for those she loved, and love made light, the work upon which she had entered.

When *Herman* Putnam went down, after a desperate struggle to keep above the waters — the wreck of his fortune was complete. A man without sympathy for others, and hard in all his dealings with the unfortunate, now that his evil days grew near — none were found to care for or sympathize with him, in the troubles by which he was surrounded. Without a feeling of pity, his creditors seized upon all that was available, even going into his house and appropriating to their own use, the most valuable part of his furniture.

Literally stripped of everything, and cast out from the community of merchants among whom he had moved for years with a *proud and self-sufficient* dignity, the poor debtor — for he was now a deeply involved debtor, his property not paying by a large sum, the amount of claims against him — shrank away humbled, broken-spirited and almost in despair, with his wife and daughter clinging to him as helpless and despairing as himself.

For two years before these events, there had been little fellowship between the two families of the father and son. The mother and sister of Ralph, for a time after his marriage with Grace, visited him and his lovely young wife frequently. But, becoming aware of this, Mr. Putnam showed a violence of anger, and indulged in such strong language, that it was deemed best, on the part of Clara and her mother, to visit Grace only at distant intervals, and then to conceal from him entirely the fact of their having done so. The *breach* between Ralph and his father was not, therefore, healed. In fact, they had neither met nor spoken to each other for years. When his son's failure was mentioned to Mr. Putnam, he merely answered, in a growling voice —

“I've troubles enough of my own to bear!”

“He is very ill,” was answered.

“Don't talk to me about him!” angrily and impatiently replied the father.

As he would not bear the mention of Ralph's name, the first shock of misfortune not having in the least softened his obdurate feelings, he was not made acquainted with the fact of his extremely dangerous condition, nor of the failure of his system to rally, after the violence of the disease from which he had suffered, was abated. Nor did he know how the form of Ralph's true-hearted wife had been interposed between him and the tempest, that he scarcely felt the rush of the passing storm.

No man is really so poor, as he whose chief ability to make his way in the world, lies in his knowledge of the means of using money in trade — that is, when he is stripped of everything, and financially embarrassed beyond the hope of extrication. Such was the condition of Herman Putnam. Advanced in years, penniless, and without a knowledge of any trade, art, or calling by which, in serving society, he could get even a small income in return for his labor — he found himself suddenly reduced to a simple dependence upon his own personal efforts. But, what could he do? He had shown no real friendship for anyone, and now he had no friends.

When Mr. *Wilkins* failed — Wilkins, his despised, persecuted, and almost hated debtor — there were dozens to feel an interest in him, and to step forward to place him in a comfortable position where he remained for life. But, from Mr. Putnam, all turned away. He had, really, *repulsed* all — while he seemed to *attract* all. And when his *money*, the only attractive thing there had been about him, was scattered to the winds — there were none to come to his aid.

A few months from the time of Mr. Herman Putnam's failure, sufficed to bring the extremity he had so dreaded from the first moment of his fall, when his heart shrunk with an instinctive sense of weakness. With a hundred or two dollars in his pocket — all he possessed in the world — Mr. Putnam had gathered together the poor remnant of furniture left after the creditors had taken all they thought worth having, and hid himself away with his wife and daughter in a small house far in the suburbs of the city. Occasionally, his restless spirit and anxiety for the future, would drive him forth, and he would find his way to some of the old familiar places; and even approach some former business acquaintance with a

humble application for procuring employment. Coldness to him, was the same as repulse, and drove him back again to his obscure abode — and all such applications were coldly received. No one *pitied* him — no one felt an *interest* in him. Desperate at length grew his circumstances. His money was all expended, and yet he could get nothing to do.

The near approach of poverty, strips man of his false pride and self-consequence. Gladly would Mr. Putnam have accepted of *any employment*, even the most humble and laborious, in order to procure things necessary for his family. The health of his wife had suffered much of late, and was now so poor that exertion on her part was next to impossible; and, as for Clara, what could she do? What *ability* had she to serve others in useful work, and thus earn even a pittance?

So entire was the separation between the two families, that, since the disasters by which they were prostrated, the one knew nothing of the condition of the other! The health of Ralph continued so feeble, and his spirits so poor in consequence, that he took no interest in anything beyond his own little circle; and he did not happen to meet with anyone who knew how extreme were the circumstances of his father's family. As for Grace, her new duties were so arduous and absorbing, as to require the concentration of all her thoughts. One day a lady, whose daughter was in her school, said to Grace —

“I heard something today which pained me very much.”

Grace looked at her enquiringly, and she continued.

“I am told that your husband's father is in the utmost extremity. That, in fact, his family are in need of the common necessities of life. Can this be really so?”

“I am as ignorant in regard to them as yourself.” replied Grace. “But, surely, there must be some mistake!”

“My informant was positive about the matter.”

“Do you know where they are?”

“I do not. But I can learn.”

“Can you do so immediately?”

“Yes.”

“I will send to your house as early as you think you can get information,” said Grace, her manner evincing much concern.

“You may send in an hour,” returned the lady.

News so painful deeply distressed the mind of Grace. Her first thought was to mention the subject to her husband; but, on reflection, she deemed it best not to disturb his mind, too ready to feel excitement and to suffer therefrom.

But, how was she to afford the help so much needed? If she approached her father-in-law, who, in all his better days had rejected her with anger — would not his pride reject her still? Long and earnestly, did she dwell upon the matter. Oh, how gladly would she now effect, if possible, a reconciliation! How gladly would she receive them all into her own household, and provide for them, by her own labor, every comfort they needed.

On that very day, Mr. Herman Putnam had gone to an old merchant with whom he had done business for years, and almost *begged* him for some kind of employment.

“I am in great extremity,” said he. “Will you not interest yourself for me?”

The merchant shook his head coldly. The application disturbed him, and he wished to get rid of one in whom he now felt no interest. “I can't get you anything to do,” said he.

“I will accept even the humblest situation,” urged Mr. Putnam, “and the most moderate compensation.”

Another gentleman came in at the moment, and the merchant turned, indifferently from Mr. Putnam, and entered into conversation with the new-comer. The unhappy man stood for a few moments, and then moved away slowly and left the store.

There had come a point of *extremity*. Since the little money possessed by the family, when they moved to their humbler abode, had been exhausted, one little article after another of personal ornament had been sold, and the things useful that could be spared, parted with, until every resource was gone, and yet Mr. Putnam could succeed in getting no employment. It was at this point of extremity, that he made the appeal to an old business friend — and was so *coldly repulsed*. It had



cost him much sacrifice of feeling to make this application; but, he had felt sure that it would result in good. How bitterly was he disappointed!

Never had Mr. Putnam felt so unhappy; never so discouraged; never so broken in spirits — as when he returned home. The prospect before him was appalling. He and his family to come to the extremity of needing food! He shuddered as the involuntary question arose in his mind!

“Here is a letter for you?” said his daughter when he came home.

“A letter!” He took it eagerly, while a feeble hope went glancing through his mind; but he did not open it, until he was alone. On breaking the seal, he found it to contain five ten dollar bills, and these few words —

“Accept this little offering from a real friend, who, but an hour ago, learned that you were in need.”

The hand-writing was that of a lady.

Years had passed since a feeling of *thankfulness* to Heaven stirred in the heart of Herman Putnam; but, now, this timely aid seemed so like a heaven-sent blessing, that, spontaneously, an emotion of acknowledgment and *gratitude* was born therein, and his eyes glanced timidly upwards.

“Who can this real friend be?” said he, after a thoughtful pause of some moments. “The note is in the hand-writing of a lady.”

But he did not think in the right direction. The letter was shown to his wife and to Clara, but neither of them rightly conjectured from whom it had come.

A few days after this occurrence, Mr. Putnam happened to be in a public house, when he overheard the following conversation between two gentlemen — who little dreamed how deeply interested was the silent person who sat near them — with his face hidden from view by the *newspaper* he appeared to be reading.

“How is *Ralph Putnam* getting along?” asked one of these individuals.

“He remains very feeble,” replied the other.

“It is doubtful if he ever has any health again?” said the first speaker.

“Very doubtful.”

“Had he anything to fall back upon at the time of his failure?”

“Oh yes.”

“His father, I suppose?”

“Oh, dear no! His father was all knocked to pieces.”

“He failed, I know. But, men like him generally take good care not to sink everything.”

“I thought he would have taken care of *number one* when the pinch came; but, I believe the creditors were too sharp for him. They stripped him of every dollar.”

“What, then, is Ralph’s dependence? What did he fall back upon?”

“His *wife*.”

“His wife! Had she property? Why, I thought she was poor. Wasn’t she the daughter of Manny Wilkins?”

“Yes.”

“He had nothing to leave her.”

“No.”

“Had she rich relatives?”

“No. She was *rich herself*.”

“You talk in riddles. Where did her riches come from?”

“Have you not heard about her?”

“No.”

“Her case is an interesting one. In fact, it is a piece of *romance in real life*. Are you aware, that old Mr. Putnam has never spoken to her?”

“I believe I did hear, at the time of the marriage, that the old man was terribly angry about it; but I thought it was only a little flare-up on his part and all over long ago.”

“Far from it. A *complete estrangement* was wrought between him and Ralph.”

“And has no reconciliation taken place?”

“None. The old man remained as hard as iron. The fact is, he had a *grudge* against Mr. Wilkins, which would not be forgiven; and moreover, wanted Ralph to marry into the Carson family.”

“For money?”

“Of course.”

“Herman didn’t want him to marry that oldest daughter of Carson’s surely!”

“Yes.”

“Why, she’s the *ugliest little witch* in the city; and, as ill-tempered as she is repulsive in person. I’m told that she gave Barker, who married her in the end, a most uncomfortable life; and that now, since misfortunes have come upon them, she makes all around her wretched, by her complaints. Poor Barker!”

“If Ralph Putnam had married her, he would now be in his grave!” said the one who appeared to be most familiar with the affairs of Mr. Putnam and his family.

“Why so?”

“His wife has borne him up, and thought and acted for him in the trials incident to his failure in business, as tenderly, carefully, and wisely, as if she were a mother protecting and caring for a helpless infant.”

“Indeed!” said the other, in a voice that showed the interest that was awakening in his mind.

“But, the whole history of this noble-minded young woman, is a most touching and instructive one. Do you remember when *her father* failed in business?”

“Very well.”

“I was one of the creditors, and among those who felt friendly towards him. But, there was a small party of claimants who marred everything by their *greed*; who would have nothing less than the pound of flesh. The head and mouth-piece of this party was *Herman Putnam*. He would hear to no arrangement that had in it a spark of *humanity*. He claimed his bond, and would have nothing less. The way in which he *insulted* and *trampled* on the feelings of Mr. Wilkins, was shocking.”

“Wilkins was in every sense of the word a better man than he ever was or will be!” Interrupted the other, with considerable indignation.

“No one who knows them both, will dispute your remark. Well, through the influence of Mr. Putnam, all the debtor’s effects were taken out of his hands, and the business settled up by an assignee, who lined his own pockets handsomely, and divided some sixty or seventy cents in the dollar for us. I believed then, and I believe now, that if we had permitted Mr. Wilkins to close up the business, he would have paid us every farthing of our claims, and had a little surplus over with which to begin the world anew. As it was, we lost pretty seriously, and he was left with a debt of over forty thousand dollars upon his shoulders.”

“Thus it is, that a *selfish*, ill-natured policy results in loss, rather than benefit,” remarked the friend.

“Yes. It is usually so. Well, seeing how things were likely to turn out, some of us, who felt an interest in Mr. Wilkins, set on foot a movement to procure him a release; and, but for *Putnam*, would have been successful. He boldly declared that he never would sign a release for any man; that it was nothing more than a *premium on insolvency*. So, he placed his *foot on the neck of his fallen debtor* and held him to the earth.”

“Could anything be more *heartless* than such a spirit!”

“Nothing. It was not only *heartless* and *malignant* so far as the poor debtor was concerned, but *suicidal* in relation to himself. If a release could have been obtained for Wilkins, he would have gone into business with Everhart, who was then looking out for a connection with some man who had a thorough knowledge of trade.”

“Indeed!”

“Yes. Everhart was desirous of forming a connection with Wilkins, but while a debt of forty thousand dollars hung over him, such an arrangement was out of the question.”

“Of course. And still Putnam refused to sign off.”

“Yes. I believe he thought that all the others would do so, and that Wilkins, in his desire to form so advantageous a connection, would arrange to buy him off.”

“How much was due to Putnam?”

“Not over four thousand dollars.”

“Why didn’t Wilkins arrange this?”

“I don’t know. I believe his mind revolted at the idea of paying the oppressor, while the generous-minded received nothing. At any rate, Mr. Putnam stood in the way of a connection with Everhart, and so it was not formed.”

“The house of *Everhart and Grey* is now one of the soundest in our city.”

“Yes, and it has made a good deal of money. Well, to continue my story. Putnam, I presume, saw that he had overreached himself and injured Wilkins into the bargain — and so he felt still *more angry* towards his debtor. It was a base kind of a business for one in his condition, to stoop to a continued quarrel with a prostrate debtor. But he did so stoop. Wilkins, you remember, was, soon after, chosen to fill old Mr. Archer’s place as President of the Marine Insurance Company, at a comfortable salary of two thousand dollars a year. Everyone, I believe, but Putnam, was glad of this; but, the fact distilled another *drop of wormwood* in his *bitter heart*. He could not feel happy, while the man who owed him a dollar, enjoyed a grain of earthly comfort. As to what were his first duties in life, Mr. Wilkins had his own views; and he was just the man to act up to what he believed to be right. He had intelligence, capacity, and industry sufficient, if left free, to procure for his family a liberal income; and he well understood the power that was in him. But his creditors, instead of relieving him from the weight of a debt that he had no strength to throw off while prostrate — kept him down by the pressure of a *hopeless obligation*. Under these circumstances, he believed that his family was entitled to all he could earn, and he gave them every external good in his power to obtain. To this end, he sent his children to the best schools; for, he well understood the value of a good education. ‘I shall have no money to leave them,’ said he, ‘but in the place thereof, I will give them the very best education they are capable of receiving;’ and he made the measure of their capacity, the measure of expense.”

“And he was right!” said the friend.

“He was, undoubtedly,” returned the other.

“But Mr. Putnam, I suppose, objected.”

“Of course. Finding that Grace, the oldest daughter of Mr. Wilkins, was continued at the same expensive school where he was sending his own daughter Clara — he took occasion to read Mr. Wilkins an *insulting lecture* on the subject, and to charge him with educating his children — at *his expense*.”

“Outrageous!”

“Yes, it was outrageous. When I heard of it my very blood, as they say, did boil! But Mr. Wilkins was not to be moved from his purpose by this. Grace was continued at the school.”

“And I suppose Putnam, in indignation, took Clara away?”

“Soon after this, Mr. Putnam heard that Grace and Clara sat together at school, and were friends. Upon this, he wrote the Principal of the school a note, desiring that they might be separated.”

“Oh no.”

“It is true. And so they were separated, much, I have been told, to the *injury of Clara*. Then he happened to meet the two girls, arm in arm, in the street one day, coming home from school. This so fretted his mind, that he determined to remove Clara and send her away from the city to a *boarding school*.”

“In order to keep her from a *degrading association* with a debtor’s daughter?”

“Yes, although I have been informed by Mr. Thompson, the principal of the school, that while Grace and Clara were seated together, the latter came so much under the power and better influence, exercised by the former — that she scarcely seemed like the same girl. She no longer neglected her lessons as before, was orderly, and gave him but little trouble. But, when he removed her, at her father’s request, from the side of Grace — she fell back into her old habits of inattention, and was ever doing something not consistent with order. At times, when he reproved her, she would say, ‘Let me go back again to my old seat beside Grace Wilkins. She helped me to study, and filled me with an ambition to do right.’ That, however, was not permitted. Still, while she remained at Mr. Thompson’s school, Grace exercised a certain *good influence* over her. They were warmly attached friends, and close companions the moment school was dismissed or when hours of recess gave them an opportunity to be together. But, when Mr. Putnam removed his daughter to a *boarding school*, he put out the light which fell upon her path, and showed her the way in which to walk. Ah! That was one of the greatest mistakes Mr. Putnam ever committed. He *sowed*, then, the *wind*; and in harvest-time, he *reaped* the whirlwind. You know something about Clara’s unhappy marriage?”

“Yes. She ran away with that fellow *Danielson*, who was arrested for *forgery* in less than a week after their marriage.”

“But for the father’s — what shall I call it — insanity? — Yes! — but for her father’s *insanity*, produced by his wrong feelings towards Mr. Wilkins — this great evil would never have taken place. On his own head, rests the *sin of destroying his child’s happiness for life!*”

“Ah! What sad consequences, often result from our errors. It appears, sometimes as if the reaction upon wrong, would never cease.”

“It will never cease, in this case, while life throbs in the veins of his unhappy child.”

“At any rate, Grace Wilkins remained in the school of Mr. Thompson, until her education was completed; that is, until she had mastered all the various branches of learning taught in the school. When she appeared in society, she was one of the loveliest, best educated, and most accomplished young woman in the city. Take her all in all, and I do not think she had her equal.

“When a little girl, she had been the favorite of *Ralph* Putnam — and now, on meeting her a most brilliant and beautiful young lady, he was captivated by her charms. But, his father wished him to marry that daughter of Carson’s. He wished him to embrace an object for which he could only feel dislike, instead of one that was *beauty* and *excellence* itself. And when *Ralph*, following his own better sense and feelings, wedded Grace — his father turned from him in anger, and, to this day, there has been no reconciliation.

“And now for the *sequel* to the whole matter. Time proves all things, and it has proved this. The education which Mr. Wilkins gave to his daughter, in spite of the insults and opposition of Mr. Putnam — that education has proved to the *son* of the oppressing creditor, the means of support when both fortune and health were utterly gone. In the last struggle of *Ralph* with the difficulties by which he, in common with hundreds of others, were surrounded, he taxed his weak system too far. When the crisis at last came, and he no longer had the power to bear up against the pressure that was on him, and he fell, completely exhausted in body and mind.

“It was then that the innate strength of character and treasured resources of the lovely being who had moved along, like a shadow by his side, came instantly into manifest existence. When *he* became weak — then was *she* strong. At once she interposed herself between him and the world, and would not permit even a sigh from the *tempest of trouble* which was raging outside, to reach his ears. She met, herself, the creditors, or rather a committee appointed by them, and, acting under the advice of her husband’s attorney, arranged all things regarding the settlement of affairs according to the best judgment she could bring to bear upon questions so foreign to those she had usually been called upon to decide. The estate proved insolvent; but so charmed with and interested in her were the gentlemen whose business it had been to confer with her, that their influence with the other creditors procured a *full release* for her husband from all remaining liabilities; to which was added a present to her of all their household goods, and a thousand dollars in cash.”

“Charming! Delightful! It does one’s heart good to hear a story like this. I feel as if there yet remained some *virtue* in the world,” said the friend with animation.

“Satisfied” continued the other, “that her husband’s health was almost a total wreck, and that, henceforth, his very life would depend on a perfect freedom from labor and excitement, she turned her thoughts upon the means of sustaining all by her own exertions. And now it was that the liberal education, so wisely bestowed by her father, proved the means by which she accomplished the work she earnestly desired to perform. Do you know Mr. Markle?”

“Yes.”

“He was one of those who had been charmed by the brave spirit which she manifested in her severe trials. To him, she explained her wish to use the abilities she possessed in the support of her helpless family — her husband was then as *helpless* as her children. She explained to him how thoroughly she had been educated, and expressed full confidence in her own ability to teach. Markle at once interested himself for her, and now, she has a select school of young ladies, numbering twenty, the limit agreed upon by those who send their children, and from each pupil she receives one hundred and fifty dollars a year.”

“Three thousand dollars.”

“Yes. And her expense for rent, an assistant teacher, and the incidentals of her school, do not exceed one thousand dollars. I send my oldest daughter, and would pay twice the tuition fee, rather than not have her under the care and influence of such a woman as Mrs. Putnam.”

“But, I have an engagement for this hour,” added the speaker, looking at his watch. “And shall be late.”

Both gentlemen arose, without observing the presence of old Mr. Putnam, and left from the room.

## CHAPTER 13.

For some time after the men retired, Mr. Putnam remained seated, with the *newspaper* held before his face, as when they were conversing. Every word to which they had given utterance, came to his ears distinctly. He was surprised, rebuked, and half stupified. Could all be true, which he had heard? Was he not dreaming?

At length he arose, and leaving the place, moved slowly along the street with his eyes upon the pavement. His mind was strangely bewildered; yet it was full of what he had just heard. Was Grace indeed so lovely; so excellent? Grace, whom he had *spurned as unworthy* of an alliance with his family? Well did he know the man who had related so accurately, the story of his wrong doings. He was a merchant of standing, with whose family, in his best days, he would have felt it no discredit for his own to mingle in intimate association. His opinion of Grace was not to be lightly weighed. Yet, it was not so much what he had said about her, as what he had related of her in connection with his son’s failure and illness, which most affected him. Here was the *test of her character*. This proved her *worth*.

He also knew something of the effect produced on Mr. Carson’s daughter — she whom he had wished his son to marry — by the misfortunes of her husband and father. How different the effect on Grace! How strongly in contrast were their *characters* presented! And she it was whom he had *hated* as a child — hated without cause — and *wronged* as a woman! Like the blind man, whose eyes were opened, he at first saw objects confusedly, as trees walking. He was as one awaking from a dream, all the circumstances of which were reversed by the real-life around him.

Slowly he passed along, musing upon what he had heard. Already he was beginning to feel very differently towards Grace from what he had felt for years. In spite of his involuntary effort to stifle the sentiment, respect was already forming itself in his mind. She was *superior* to the majority around her, and he could not help the admission. At the same time, an emotion of *shame* for the part he had been playing, stirred in his bosom, and he clenched his hands and drew his lips tightly together with the pain it occasioned.

“No — no! That cannot be!” he murmured at length, pausing suddenly, and partly turning his body, as if by the act to turn from the thought presented. His mind had reverted to the *money* received from some unknown friend, and the suggestion that *Grace* was this friend came with the thought.

“No — no! That cannot be!” he repeated. And yet, the idea once presented, he could not push it aside. The longer he dwelt upon it, the more likely to be the true one it seemed. Oh! what an oppressing sense of *humiliation* came gradually upon the heart of the unhappy old man.

On returning home, he said nothing to his family of what he had heard. He could not speak of *that* to them — with all the *past*, lifting its hands rebukingly against him.

Now, for the first time since he heard of Ralph’s illness and shattered health, did his heart begin to go out towards his son — his son for whom he had once anticipated so much. Yet, if he had been permitted to do by him as he had wished, how poor would have been his present condition. Vividly was this presented to his mind. Grace, if all he had heard was true, could be little less than an *angel* — compared with the one he would have chosen for his son’s companion.

Next came the wish to see Ralph again and be *reconciled* to him — to bury the past with its errors and animosities. But, *pride* arose instantly in opposition. If what he had heard were all true, Grace, by her own efforts was procuring a handsome income, while he was in the extreme of poverty. If their cases had been reversed, and he had acted from such feelings as were now in his heart, he would have gone to his son immediately and sought for a reconciliation. But he could not do that now. Oh no! He could suffer death, but not *humiliation* like this.

The more Mr. Putnam thought about the *timely aid* received, the stronger became his conviction that Grace was their *angel of mercy*.

One day, a week later, on coming home from a fruitless effort to obtain some employment, his wife said to him —

“That *unknown friend* has remembered us again. Who can she be?”

“Again?”

“Yes. Half an hour ago, a man came with all the things you see on the floor there — provision enough for a month, besides some little presents for me and Clara. He would answer no questions, but said this note would explain where they were from.”

Mr. Putnam took the note from the hand of his wife and read — “Accept these few things from one who feels deeply, your sad change of fortune, and who, were it in her power, would gladly restore every blessing that has been lost. Though all is dark around you, do not be faint-hearted. The All-seeing One looks through the blackest night of human trouble. Turn your eyes upward, and you will see at least one *star* in the *cloudy sky*. May He whose boundless compassion is ever going forth towards men, make lighter the heavy burdens under which you are now toiling onward in your journey through life.”

This note was in the hand writing of the one received before. For some time after reading it, Mr. Putnam remained like a person half stupified.

“Who can it be from?” said Mrs. Putnam. Her husband looked at her, but made no answer.

“I’m sure I have seen that writing before,” said Clara. “Whose can it be?”

Still Mr. Putnam made no remark; but, from his manner, it was plain that he was a good deal affected. At length, he handed the note back to his wife; and, rising up, went from the room without the utterance of a word. Retiring into a chamber, he sat down, and covering his face with his hands, commenced rocking his body backwards and forwards with a quick, restless motion. How was the *proud* man, *humbled* to the earth; the *strong* man, bent and agitated!

That Grace was the *angel* by whose hands Heaven had sent relief in their great extremity, Mr. Putnam no longer had a doubt. And with this forced conviction, came a feeling of *painful reluctance* to receive anything from one he had so wronged, outraged and insulted.

“Oh that I had some employment!” he at length murmured, lifting his head and looking up with a countenance full of anguish. “Oh that I could find work, were it ever so *hard*, and ever so *humble*. To be brought to this extremity! Lord help me!”

Day after day, Mr. Putnam continued to go out and to seek for something to do. But everyone seemed to turn against him. All he met were busy — yet for him there was no work to spare.

“The *watchman* on our ward was killed last night,” said a man to him, who knew something of his extremity; “perhaps you might get the place he has left vacant. The pay is thirty dollars a month. I know the Mayor and Captain of the Night Police very well, and I will speak a good word for you.”

This suggestion was made about a week after the last favor received from their unknown friend.

“I will think about it,” replied Mr. Putnam, turning away quickly, to conceal the effect made upon him by the proposition.

“You must think in a hurry,” said the man. “There will be fifty applicants for the vacant place before night. If you desire it, I will see the Mayor for you in the course of an hour or two.”

A city watchman! The knees of the poor old man smote together at the thought.

“Thank you for your kindness! I’ll call round again in a little while and talk about the matter with you.”

A city watchman! And had it come to *that!* Could Mr. Putnam, but a little while before one of the *merchant princes* of the town, find no other means of earning his bread?

Hurriedly did the unhappy man, with a feeling of *despair* in his heart, turn his steps homeward. As he entered his poor abode, he found, to his surprise, a young lady, whose face had in it some familiar features, sitting alone in the little parlor. She arose as he entered, while a slight flush mantled her face, advanced a step or two, bowed slightly, and seemed embarrassed.

“You do not know me,” said the lady, in a sweet, penetrating voice, partly offering her hand as she spoke.

Mr. Putnam took her hand. As he did so, her’s was compressed tightly. He shook his head in a doubtful manner.

“We have long been strangers, *father!* Let us now be friends.”

It was Grace! Her voice was now unsteady, her lips quivered, and tears sprung to her eyes — but a loving and tender smile was on her beautiful countenance. To him, her face was as radiant as the face of an angel.

“Let us be friends, father!” she repeated, as she still held his hand in a tightening grasp.

The old man’s eyes dropped to the floor. He did not speak; nor did he attempt to withdraw the hand to which Grace was clinging.

“Let us be friends! Let us forget and forgive the past, father! Dear father!” repeated Grace earnestly.

She leaned towards him and looked into his face, with a most tender expression.

“Dear father — ”

But, the work was done. The spirit-broken old man had in him no power to resist an appeal like this. Bending down his face, with the purpose of concealing, in part, the emotions that were over-mastering him, he let it rest upon the shoulder of Grace, who, instantly, threw her arm about his neck, laid her own face against his, and sobbed aloud. The frame of the old man quivered to its center.

“God bless you!” he murmured in a broken voice. “I have not deserved this.”

“And all is reconciled?” said Grace, looking up in a few moments, her whole countenance beaming with joy.

At that instant the wife and daughter entered the room. They had purposely left it when they saw him approach the house, thinking it best that Grace should meet him alone.

“If you can ever forgive me,” trembled from the tongue of Mr. Putnam.

“Dear mother! All is reconciled,” said Grace, turning to Mrs. Putnam, and speaking with animation. “How much of happiness is yet in store for us!”

“And now, dear father, mother, and sister!” said Grace, after all had grown calm. “You must come home with us. For years we have been separated; now let us make a single household.”

“Oh no! That cannot be!” quickly replied Mr. Putnam.

“Why not?” asked Grace.

“Oh, no! Oh, no!” This was repeated in an earnest voice. “Never will I consent to become a burden on you. Go on, in the way you have begun with so brave a spirit, and sustain those who have a natural right to look up to you in their weakness and extremity. But, no such claims have we.”

“Mother,” said Grace, turning to Mrs. Putnam, and speaking with the eloquence of true feeling. “The health of your son is completely broken. He needs your tender care almost as much as when he was a child. As for me, the duties of a school take nearly all my time and attention. My husband and children are neglected, and deprived of many comforts. Will you not come, for their sakes, and *help* me? And will not Clara come also? I need her; I must have her. I seek now to confer no favors, but to ask them — ”

Grace paused in her earnest speech. Mrs. Putnam looked first at her husband, and then at the wife of her son. Her own heart was leaping in response to the invitation.

“Yes, you will come! I know you will come!” said Grace. “If not for my sake, for the sake of Ralph.”

“Don’t talk so child! Don’t! You know we can’t do what you ask,” interposed Mr. Putnam. “It’s impossible!”

“Impossible?”

“Yes Grace. Impossible! Shall it be said that I — ”

Mr. Putnam checked himself.

“Let other’s say what they will,” quickly answered Grace. “But let us do what we know to be right. Now, I am sure you can find no wrong in what I propose. Come, then, with us — come over and help us. We need your maturer strength and wiser counsel. Come! If you love your child, come!”

“Dear child! you must not talk in this way,” said Mr. Putnam. “We cannot promise to do what you ask.”

“But, you will come and see us?”

“Oh yes.”

“When?”

“Right soon.”

“Today?”

There was a moment’s pause.

“Yes, today,” replied Mr. Putnam.

“And Clara — may she not go back with me now?”

“If she desires.”

The eyes of Grace and Clara met. There was a light of affection in both.

“Come, dear,” said Grace. “Get yourself ready right speedily. I have already overstayed my time, and must hurry home again. How glad Ralph will be to see you again!”

Clara was soon prepared to accompany Grace.

“And now,” said the latter, as they were about leaving, “I shall expect to see you at three hundred Maple Street, this evening. Clara won’t return home until you come for her. We shall look for you early to tea. Don’t keep us waiting.”

“Heaven bless the dear child!” exclaimed Mrs. Putnam, as the door closed upon Grace and Clara.

“Amen!” fell in fervent accents from the tongue of Mr. Putnam.

“She has broken *my hard heart* all to pieces,” said the old man, in an unsteady voice. “I feel *weak* and *humble* before her.”

“Poor Ralph!” sighed Mrs. Putnam. “Grace says that he is a complete wreck. Oh! how she cried when she told me all about him. How utterly prostrate he was, for a period, in body and mind. We must see him today.”

Mr. Putnam did not reply. His pride was holding him back; but his heart was drawing him in the way he should go, with an almost irresistible power; and, in the end, pride was forced to yield.

On that evening a joyful reunion of the long separated families took place, and, in coming together, there was such a spontaneous flowing into each other, that they ever-after remained as one family. As the evening began to wane, Mr. Putnam proposed to his wife and Clara, that they should return home.

“Come upstairs first,” said Grace, smiling. “I have something to show you. We will be back in a little while,” she added, speaking to her husband. “You and Clara can entertain each other until our return.”

Grace then ascended to the third story with Mr. and Mrs. Putnam, and took them into the front chamber, which was handsomely furnished in every particular.

“This is your room,” said she with a sweet and winning smile. “See mother, here are your night clothes on the bed. I sent for them. And there, father, is your dressing case. Tomorrow, whatever else you want, can be brought over. The back chamber is for Clara. Now, not one word of opposition! We have got you here, and don’t mean to let you go. You are our *prisoners*. Good night!”

And turning quickly, as she kissed her hand to them, she glided from the room and closed the door behind her.



If the *prisoners* of Grace meditated an escape, they did not attempt to execute the design. The lovely jailor found them all safe on the next morning.

## CHAPTER 14.

When the family met at the breakfast table on the next day, Mr. Putnam looked sober. The fact was, he had not slept much through the night. How could a man like him, suddenly placed in such peculiar circumstances, sleep?

It was an hour after Grace left them, before he could compose his mind sufficiently to retire to bed. At first, he declared that nothing would induce him to remain. But his wife had many arguments and persuasions to offer, the weight of which subdued, at length, his *opposition* — if it did not overcome his *objections*.

The quick perceptions of Grace, made her fully comprehend the state of Mr. Putnam's mind. She was by no means certain that the family would remain with her; but, she resolved that all a woman's tact should be used in the effort to compass that end.

After the first greeting, as they all met at the breakfast table, Grace perceived a *shadow* begin to settle on the faces of Mr. and Mrs. Putnam.

"I hope you were comfortable through the night," said the excellent young woman, smiling in her sweet way.

"Oh, very comfortable," replied the mother of Ralph.

"I'm afraid you don't relish that meat, father. It's very badly cooked."

"Don't speak of it," said Mr. Putnam, lifting his eyes suddenly to those of Grace.

"I never was much of a house keeper," added Grace. "And now I get on worse than ever; for nearly all my attention is turned towards the school. Many things are getting to be sadly neglected."

Ralph lifted his eyes to the face of his wife, and looked at her steadily for a moment. There was something like a tone of *complaint* or *despondency* in her voice, so new, that it surprised him. He was about to make a remark, when a meaningful glance cautioned him to remain silent.

"But," added the young wife, in a more cheerful tone. "As the day is — so shall the *strength* be; or, I will say, *help* be. Ralph has often told me of mother's excellent housekeeping, and in resigning this department into her hands, now; I shall not only get relief myself, but secure the better comfort of the whole family — especially of my husband and children."

Ralph, who felt that Grace was underrating herself in the eyes of his parents, was about controverting her declaration concerning her poor housekeeping, which, she perceiving, checked him by a look that he understood.

The father, who had raised his head, for the purpose of telling Grace that they had no intention of remaining in her house; affected as much by the tone in which the last sentence was uttered, as by the words themselves, bent down again and resumed his meal. Grace understood precisely the effect of what she had said. "And then Clara can help me so much in the school!" she added, "We've talked that all over."

"And what am *I* to do?" said the elder Mr. Putnam, looking towards Grace with a half amused, half serious air.

"Oh!" she replied with animation. "We'll find something for you to do also, as soon as we get mother and Clara fairly at work."

Mr. Putnam had it on his tongue to say that Grace must not think of what she proposed; but, he checked himself.

After breakfast, the old people retired to the parlors. As soon as they were alone, Mr. Putnam said —

"It's no use for Grace to talk as she does. We can't remain here."

"I think that it is our duty to remain," replied Mrs. Putnam promptly.

"You didn't say that last night."

"No. But I say it now, and say it understandingly. Grace has far too much upon her, and will sink under her burdens — if she is not relieved of some of them."

“God bless her!” Came almost spontaneously from the lips of the old man; for he was touched with a sudden sense of her goodness and self-devotion.

“Ralph is able to do nothing,” resumed Mrs. Putnam. “Oh! He is a complete wreck; and, as Grace said to me, yesterday, needs the tenderest care. I cannot leave him, Herman!”

The mother’s voice quivered, and its tones thrilled through the heart of Mr. Putnam, awakening echos that had slept for years.

“Stay then,” he replied, with visible emotion. “Stay and give all the aid you can. But, I can be of no use. Let me return to our own house.”

“No — no. That must not be thought of for a moment.”

“But how can I stay, Margaret!”

“What is there to hinder?”

“Good Heavens! How can you ask? Look *back*, and answer the question for yourself.”

“Let us *forget* the past.”

“I cannot. It is before me, waking and sleeping; while its rebuking voice cries into my ears.”

Just then, their son came into the room.

“You will remain with us, father,” said he, affectionately, “how happy the thought makes me. I have not felt so light of heart for years.”

“It would not be right for us to *burden* Grace. She has weight enough to bear as it is,” said Mr. Putnam.

“Your presence will make all *lighter* for her. No — no. you must not leave us now. She will never hear of such a thing.”

Mr. Putnam shook his head.

“Why will you not stay, father?” asked Ralph, with a more serious manner.

“I have not yet given up all my *independence*,” replied Mr. Putnam. “If I had employment, and were thus able to contribute to the support of the family, I might not so strongly object. But, I can never consent to exist upon the unaided efforts of one who should rather be borne up herself — than be compelled to sustain others. I have some *pride* not yet crushed out by the *iron heel of misfortune*.”

Ralph was silent. He sympathized with his father in the mental struggle through which he was passing.

“Is it only *pride* that hinders?” said Ralph with a smile, after some moments had passed.

“Everything hinders!” replied Mr. Putnam, speaking earnestly.

“Don’t say that, father. We think that *nothing* really hinders,” returned Ralph, in a gentle, almost pleading voice. “And while no real impediments are in the way, a hundred considerations exist in favor of your remaining with us. I am helpless, for the present — and Grace is heavily burdened. Too heavily, I fear, for the strength she has. Mother and Clara will be everything to us.”

“Let them remain,” said the father. “I am willing; for they can be of some *use*.”

“And let you go away?”

The young man spoke in a voice of sincere surprise.

“Yes.”

“Never! Not for a moment will anyone in this house consent to such a thing. No — If one remains, all remain.”

Mr. Putnam, without answering, arose and commenced walking the floor with hasty steps.

For a few moments, all were silent. Then Ralph said —

“I will ask one thing.”

“What is that?” inquired his father.

“Will you stay with us for two or three days?”

There was no answer for some moments.

“You will not deny us that little pleasure, I am sure,” urged Ralph.

“Say yes, Herman — Say yes!” spoke up Mrs. Putnam.

“Let it be so, then,” replied the old man, in a half broken voice, as he resumed his seat with the air of one who had been subdued into submission, by the force of a superior power. “We will stay a few days. It can do no harm in any way.”

“Harm? It will do good! It will do *you* good, and it will do *us* good,” said Ralph, with feeling. “Your being here, has done me good already.”

“You will stay with us, mother,” said Grace, as Mrs. Putnam came into the room, a little while after, where she was making some hurried preparations for school.

“Father has consented for a few days,” replied Mrs. Putnam.

“Has he! Oh, I am so glad. If we get you that long, we will keep you altogether.”

“Why won’t father consent to stay?”

“He has too much *independence* of feeling, to think for a moment of *burdening* you.”

“Why will he talk so?” said Grace. “It will not *burden*, but *relieve* me. You see how it is. Much is neglected while I am absent from my family — the best part of my time in school. Oh! you don’t know what a *relief* it would be for me to have you here. Does he not comprehend this?”

“Oh yes.”

“Then why does he object?”

“He is willing that Clara and I shall remain.”

“And *he* go away?”

“Yes.”

“Never!” Replied Grace, shaking her head. “Never!”

“No, we will not think of that. We must all remain — or all return to our own home.”

“Can we offer no inducement?” asked Grace.

“I know of none.”

“Would father not remain under any circumstances?”

“Oh yes.”

“What are they?”

“If he had *employment* by which he could earn a few hundred dollars a year, and thus contribute his part, to the support of the family — he would, no doubt, consent to remain here.”

“Well, mother; we will hope for the best. We know not what a day may bring forth.”

“Yes dear, we will hope for the best. There is One above who knows what is most for our good. In His hands, we are — and we will trust in Him.”

By this time, the hand on the clock pointed to within a few minutes of nine.

“I must leave you, now,” said Grace, affectionately kissing her mother as she spoke. “You will find plenty to do until I am released from school at noon. There is one thing” and the voice of Grace fell, and her face became serious, “that I wish you would find out for me, if you can. I am afraid, sometimes, that *nurse* isn’t as kind as she ought to be to Willy. The dear little fellow springs into my arms so eagerly whenever I go into the nursery, and cries so when I leave him, that I am afraid something is wrong. You’ll look in upon the children, now and then, won’t you?”

“Indeed I will, Grace. And, if there is anything wrong, you may be sure that I’ll find it out. Let your mind be perfectly easy about the children. I’ll make it my business to see that nothing wrong occurs with Willy.”

“I shall feel so relieved!” said Grace, as she turned away, and went quickly from the chamber to resume her duties in school.

Half an hour afterwards, as Mrs. Putnam was passing near the nursery door, with *little Grace* by her side, she heard Willy, who was about two years old, screaming violently, and at the same time, distinguished the voice of the nurse, who seemed excited.

“Hush, I say! If you don’t hush, I’ll shake the life out of you!”

Mrs. Putnam opened the door, silently, but quickly. Clinched tightly in the nurses hands, and forced down upon her lap, was the screaming and struggling child.

“Will you hush now!” said the nurse, angrily, not yet observing the presence of Mrs. Putnam.

The child still screamed and struggled.

The hand of the nurse was then uplifted to strike, but, before the blow was given, her arm was caught by Mrs. Putnam.

The nurse was, of course, in great surprise, and, for some moments, did not exactly know whether she should yield to anger or alarm.

“Give me that child,” said Mrs. Putnam, in a voice so firm and authoritative, that the nurse did not attempt resistance as the grandmother lifted Willy from her arms. The child’s cries ceased instantly, and he nestled down upon the bosom to which he was now clasped tightly.

“Go and tell your aunt Clara, dear, that I want her,” said Mrs. Putnam to little Grace.

The little girl ran off for her aunt.

Recovering herself a little, the nurse now made a slight effort towards asserting her own rights against the intrusions of a stranger.

“I’d like to know, ma’am,” she began, with some firmness and indignation, “what right *you* have to interfere in this family?”

“Silence!” retorted Mrs. Putnam, in a voice so authoritative, that the girl seemed, for a moment, frightened.

“I’ll leave the house,” said she, in a whimpering voice, “if I’m to be *interfered* with in this way, by anybody.”

“The quicker you go, the better,” returned Mrs. Putnam, fixing her eyes upon the nurse with a look so stern and indignant, that the other quailed beneath them.

Clara came in at this juncture.

“I have just detected this girl,” said Mrs. Putnam, “in conduct towards dear little Willy, so improper, that I cannot trust her with him a moment longer. You will take charge of him until Grace is through with her morning duties, in school.”

“Indeed I will mother!” returned Clara, taking the child in her arms, and casting, at the same time, an indignant glance towards the nurse, who now, somewhat humbled, attempted to explain and excuse herself.

“Reserve all that for Mrs. Putnam,” said Clara, impatiently. “Unkind to dear little Willy! It is too bad!” And she drew the now happy child tightly to her bosom.

Finding that the odds were altogether against her, the nurse retired, muttering to herself as she left the room.

A little while afterwards, Mrs. Putnam joined her husband, who still remained in the parlor below.

“Just to think of it!” she exclaimed, evincing more excitement than she really felt. “I caught that wretch of a nurse about to strike dear little Willy!”

“You did!” returned Mr. Putnam, in surprise.

“Yes. Grace told me that she was afraid all was not right, and asked me if I would keep my eyes about me. She had her suspicions, that the nurse was not kind to the child.”

“The cruel wretch!”

“There is no telling how much the poor child may have suffered,” continued Mrs. Putnam.

"I've seen her strike him many a time," said little Grace, who had come into the room with her grandmother.

"You have?"

"Oh yes, ma'am."

"Why didn't you tell your mamma?"

"I told the nurse that if she didn't stop, I would. But, she said she would beat me half to death, if I did."

"And you were *afraid* to tell!"

"Yes ma'am!"

"Dreadful! Dreadful!"

"It's never good to trust children with servants," said Mr. Putnam.

"Never," replied Mrs. Putnam. "And these sweet ones must be entrusted to their mercies no longer."

"Oh, grandmother! I wish you would stay with us always," exclaimed little Grace, looking up with eyes half full of tears. "The nurse wouldn't be unkind to us then."

"Ask grandpapa if he won't come and live here?" said Mrs. Putnam.

"Won't you, dear grandpapa?" urged the child, leaning her arms upon his knees and looking up with a glance of pleading affection into his face.

"Say yes, grandpapa!"

The suddenness with which this was done, threw Mr. Putnam off his guard. Already affected by the information that the children had been suffering unkind treatment in the necessary absence of their mother — this appeal, made so earnestly and touchingly, affected him still more deeply. He found his own eyes growing dim, and feared to trust his voice in words.

"Won't you say yes, grandpapa? Oh do! Mother will be so glad."

"How do you know that she will be glad, dear?" half whispered Mr. Putnam.

"I heard her tell papa so this morning."

"Did you?"

"Yes, and papa said that he would be glad too. We'll all be glad. Won't you stay grandpapa! We'll all love you so!"

"I'll think about it dear," said Mr. Putnam in a husky voice, wiping his eyes as he spoke.

## CHAPTER 15.

The fact that little Willy was subjected to ill-treatment in the absence of his mother, enabled Grace and her husband to use a new and stronger argument against the *pride* and native *independence* of Mr. Putnam. Still the old man withheld his consent to the so much desired arrangements.

"How can I do this, Ralph," he exclaimed on the third day after he had come into his son's family, "*Me*, depend on the labor of Grace? — impossible! My food would choke me. Oh, that I could find some employment! My mind is still clear, and I am in good health. How hard to be thus set aside as worthless!"

"While you have nothing to do, father," said Ralph, "you can have no income — no means of self-sustenance. Remain, then, with us, at least until you find employment."

"If I had employment, and was thus enabled to contribute to the support of the family, I might not so strongly object. Oh dear! Into what a strait in life am I brought! Who can tell what his *future* will be? How little I dreamed, years ago, of being reduced to an extremity like this. No, no, my son, I cannot make up my mind to this. It may be pride, or independence, which interposes the barrier — it does not matter, it is there, and, to me, seems insurmountable."

On the day this conversation took place between Ralph Putnam and his father, Grace, as soon as she could get away from her school in the afternoon, dressed herself hurriedly, and went out. Her steps were directed towards the store of Mr. Markle, the gentleman who had interested himself in her favor. Mr. Markle saw, by the countenance of Grace, the moment she approached him, that she was *concerned* about something, and had come for advice or assistance. He received her kindly, and said, almost immediately,

“Is there anything I can do for you, Mrs. Putnam?”

“There is,” replied Grace, a smile coming over her serious face, “or at least, something that you can do for *another*, for my sake.”

“Anything that you ask, I think I may reasonably do,” said Mr. Markle, smiling in turn.

“I don’t know about that,” was pleasantly answered. “However, in the case to come up for your consideration now, I think you may safely meet my wishes. My husband’s father is in very extreme circumstances.”

A slight shadow fell instantly on the countenance of Mr. Markle. “Old Mr. Putnam,” said he.

“Yes.”

“I don’t think he deserves any consideration from you,” remarked the gentleman, in a grave voice.

“He is the father of my husband,” was the simple, yet touching; answer of Grace.

The tone, as well as the words, reached the heart of Mr. Markle.

“Moreover,” she added, “he is now in *extremity*, and that should cancel all *animosities*, if any exist.”

“It never cancelled them in *his* bosom.” said Mr. Markle. “Never can I forget the cruel spirit with which he trampled on *your father* when he was in extremity.”

“Oh Sir! Do not speak of that now,” quickly replied Grace, “let us forgive the past.”

“The measure that men mete out to their fellows — should, at some time in life, be meted back out to them again. It is but a *just retribution*.”

“Let us leave such matters with Him who seeks the eternal good of all,” said Grace, solemnly. “He alone can know where and when to apply the *rod of correction*. As for us, let us show mercy and forgive. If we do not forgive men their trespasses — then how can we expect God to forgive our trespasses.”

“You are right, no doubt,” replied Mr. Markle, “but there are some things which flesh and blood find hard to bear.”

“It is necessary for us to crucify the flesh sometimes,” said Grace, smiling.

“As you can no doubt testify from experience,” returned Mr. Markle, smiling in turn.

“Such violence is always good for the spirit. I, at least, find it so,” said Grace.

“And I think I may safely trust to your experience. Well, what would you have me do?”

“Old Mr. Putnam, as I have said, is in great extremity. I learned this a short time ago, and, the moment it came to my knowledge, I sent him, as from an unknown friend, relief.”

“I might almost say that you are *too forgiving*.”

“No, I can never forgive others, more than I have had forgiven by God. Then I called to see him.”

“And he did not turn from you as before?”

“Oh no, I found him completely broken down. Oh! how my heart pitied him! Poor old man!”

“It is a great change for him.”

“Yes, yes!”

“Well, he has only *himself* to blame. He *pitied* none — had *mercy* on none. Is it any wonder that in his old age, the measure he meted out to others — was measured back to him again? I think not. Even in this life, there comes to all, a just reaction of consequences. The good or the evil that a man does, never falls to the earth dead. *Acts* are *living things*, and rarely, indeed, is it, that their vitality is extinguished.”

“Come, Mr. Markle,” said Grace, speaking in a pleasant, half chiding voice, “All this is unlike you. Mr. Putnam is now crushed and humbled to the very earth. Let pity for one so stricken down, find a place in your bosom.”

“Where is he,” asked Mr. Markle.

“At our house.”

“Indeed.” There was surprise, mingled slightly with displeasure in his voice. “And where is *Mrs.* Putnam, and that daughter who married the forger Danielson? Are they at your house also?”

“Yes.”

Mr. Markle shook his head. “I don’t like this,” said he.

“Why not,” inquired Grace.

“You have enough, and more than enough, to bear already, without being burdened with the support of an entire family, in addition to your own. It is not just, *Mrs.* Putnam. He must be humbled, indeed, to consent to lean against you, now that he is unable to stand alone. It does not in the least, I can assure you, raise him in my estimation.”

“You are too hasty in your conclusions, Mr. Markle,” said Grace, again speaking in a chiding voice.

“I don’t know. Were I in his place, I would starve before I would, under present circumstances, take bread from your hands.”

“I declare, Mr. Markle, you are as bad he is,” said Grace.

“Please don’t say that.”

“Well, you are. Now, the fact is, my husband’s father is manifesting just the spirit you express. It required persuasion, in the first place, to get him into my house at all, and nothing but out stratagem has kept him there since. The food that I have earned, seems to choke him as he attempts to swallow it.”

“Ah! That is as it should be,” said Mr. Markle.

“I want him and mother, and Clara, to stay with us. But he will not listen to such an arrangement for a minute. Mother could take charge of my much neglected family, and Clara could help me in the school. Their presence, would, therefore, be a great relief to me. Besides, all this would do my husband good. Who knows, but that it might be the means of restoring his health!”

Tears came into the eyes of Grace, and her voice trembled.

Mr. Markle was affected.

“Ah! That alters the case,” said he. “And Mr. Putnam will not consent to remain?”

“So far he has positively refused.”

“He has some pride left, then.”

“Oh yes! Too much of it.”

“No. It is the *right* kind of pride. I think more of him for it.”

“I’m glad,” said Grace, smiling once more, “that something gives you a prepossession in his favor.”

“Don’t flatter yourself that it is very strong. There are some acts in men, that we find it hard either to forget or forgive. But, what is it, that you wish me to do in this matter?”

“If Mr. Putnam had *employment* by which he could earn a few hundred dollars a year, I think he would waive his present objection to coming in and forming a part of our family.”

“And do you want him so badly?”

“Oh yes! You don’t know how much I need the presence of mother and Clara. Already mother has discovered what I had too good reason to fear was the case, that the nurse was unkind to my babe while I was absent in school.”

“Can it be possible! The wretch!” exclaimed Mr. Markle, indignantly.

“How were you treated by your husband’s mother, in former times?” asked the gentleman, after a few moment’s pause.

“Always with the greatest kindness. She called to see me as soon as we were married, and manifested the tenderest affection for me.”

“This was not the case with her daughter, was it?”

“Oh, yes it was! We were intimate friends at school; so intimate, that her father removed her on *my* account.”

“Was that so?”

“Yes, this was the reason of her being sent away to the boarding school.”

“Where she became acquainted with Danielson?”

“Yes.”

“Truly, if this isn't a case where the *father's sin* has been visited upon the child — I never heard of one! Then there was no opposition towards you from Mrs. Putnam and Clara? Pardon me the freedom with which I speak on so delicate a subject. My interest in you, must be my excuse.”

“Oh no! None in the least. But for Mr. Putnam, I would have been received into the family with the utmost cordiality.”

“Well — well! That considerably alters the case. I never heard anything against Mrs. Putnam.”

“She is a good woman. Her trials have been severe.”

“This, I can readily imagine. And you wish to have her in your family?”

“Oh yes. I can then leave my husband and children, and go into my school with a light heart.”

“I will see what can be done, then. Call about this time tomorrow.”

On the next day, Grace called at the store of Mr. Markle as desired.

“Have you any good news for me?” said she, as she came in. “Perhaps so,” replied Mr. Markle, with an expression of countenance interpreted by Grace as altogether favorable. “You have found him employment, then?”

“I have found him a very good opening I think, and one that may lead to a good business in the end.”

“Have you indeed,” said Grace with much animation.

“I saw a gentleman this morning, who belongs to a large manufacturing firm at the east. His business here, at present, is to establish an agency, and he asked me if I knew a capable trustworthy person whom I could recommend for the service. I believe that your father-in-law is just the man to suit him in all respects.”

“Do you? And did you say so?”

“I did.”

“Oh, I am so grateful to you. And will he receive the recommendation?”

“I presume so; that is, if he is willing to accept of it.”

“Of course he will be willing; nay, glad of the opportunity to get employment.”

“Will you ask him to call upon me tomorrow morning?”

“Certainly.”

As Grace made this reply, a shadow of thought flitted over her countenance. She stood looking upon the floor for some moments. Then lifting her eyes to the face of Mr. Markle, she said —

“I think I would rather that you would send him a note, asking him to call and see you.”

“Why so, Mrs. Putnam?” asked the gentleman.

“He is an old man, and some natural feelings of pride and independence still linger in his heart. I wish to spare the pain that might be occasioned if he knew that employment came through *my* intercession.”

Mr. Markle gazed for some moments into the face of Mrs. Putnam, whose eyes had dropped to the floor.

“My dear madam!” he at length said, with a feeling that he could not hide. “Your goodness overcomes me. If it is thus that you act towards your *enemies* — how must it be with your friends!”



“He is not my enemy, Mr. Markle,” replied Grace.

“He *has* been; and perhaps the *bitterest* enemy you have known since the sunlight first shone upon you. But, you are heaping coals of fire on his head.”

“Oh! don’t say that!” returned Grace. “Do not tempt my heart to feel, for an instant, an emotion of triumph, at the great change time has produced. Such an emotion would cause in me the keenest pangs; would rob me of all the pleasure I now receive, in the doing of what is right.”

“Forgive me,” said Mr. Markle, who now saw still deeper into the *character* of Grace, and felt for her a more *profound respect*. Nay, he was even humbled as he measured the quality of his own feelings, by those of this excellent woman. “It would be a better and happier world, if all acted from the *heavenly principles* which govern you,” he added in a voice that was much subdued. “Nay, it would be Heaven upon earth!”

## CHAPTER 16.

On the day following this interview of Grace with Mr. Markle, as old Mr. Putnam was preparing to go out for the purpose of again trying to get some employment, a *letter* was brought to him.

“Who is that from?” asked Mrs. Putnam, as she saw her husband’s countenance change while glancing over its contents.

“It is from a gentleman named Markle,” replied Mr. Putnam.

“What has he to say?”

“He wishes to see me.”

“Ah? For what purpose?”

“He says, that he can probably find an opening for me in a business which will just suit me.”

“Oh, Herman! If this is so — how thankful I will be!” said Mrs. Putnam in a voice that trembled from a sudden excitement of feeling. “If you find employment, you will no longer object to remaining here.”

“I cannot remain to be *dependent*.”

“But, if independent, through your own efforts?”

“That will alter the case,” replied Mr. Putnam.

“See Mr. Markle at once.”

“I will call upon him immediately. Ah! I already begin to fear that these suddenly excited hopes are doomed to disappointment.”

“Come home early,” said Mrs. Putnam, laying her hand upon the arm of her husband, as he was about to leave, soon after the receipt of the note from Mr. Markle. “I shall be as restless as the wandering dove, until I see you again. Oh! that this new hope may not prove vain.”

Three hours elapsed before Mr. Putnam returned. There was a light in his countenance as he entered the room where his wife sat alone, that said “*good news!*” before his lips had time to give utterance to a word.

“Better than I expected,” said he, in a low voice, as he sat down beside her, and looked calmly in her face.

“Have you found employment,” she said, striving, as she spoke, not to let the trembling expectation of her heart betray itself too fully in her voice.

“Yes,” was his simple answer.

“Oh, I am so glad!” exclaimed Mrs. Putnam, clasping her hands together, “I am so glad! But what *kind* of employment?”

“I called to see Mr. Markle, as he desired,” said Mr. Putnam, “and was met by him with a kindness not manifested before for years. Indeed, the last time I saw him, his manner was so *repulsive* as to be almost *insulting*. Now, he was

considerate, and treated me with much delicacy. He said that a gentleman was in the city for the purpose of creating an agency for a manufacturing establishment to which he belonged, and had asked him to find, if possible, an individual who could be entrusted with the business. 'I have already mentioned to him your name,' said he, 'and have sent for you in order that we might confer on the subject. Are you doing anything?'

"Nothing," I replied.

"How would you like an agency and commission business?" he inquired.

"I am ready for anything within the range of my ability," I promptly answered.

"I think, then, that this would suit you,' said he; and, if you desire it, I will send a note to the gentleman.' This was accordingly done. The interview resulted as I desired. We entered into an engagement before separating. A store is to be taken immediately, and a consignment of goods sent on as soon as he returns east. All expenses are to be guaranteed to me for the first year, and money to begin with, to be left in the hands of Mr. Markle. The commission is liberal, and will, I do not in the least doubt, give me a handsome income."

"Oh! How thankful I am!" said Mrs. Putnam, when her husband ceased speaking, and her eyes looked upwards, as her heart lifted itself in acknowledgments to Heaven.

Not once did it cross the mind of Mr. Putnam, that for this *favorable turn of fortune* — he was indebted to the intercession of Grace. It never occurred to him while he talked to her of the good prospects opening before him, that *her hand* had removed obstructions from his way, and made the course plain before him.

From that time, the families became one. Mr. Putnam, though he still felt reluctant to make a part of his son's family, lest it should seem as if he were *dependent* upon the labor of Grace, had no longer, any reasons to urge against the arrangement, and did not, therefore, make any opposition. Moreover, his two sweet grand-children had made their way into his heart, and their love had thrown itself in chains around him. Grace, too, interested him more and more. There was a *beauty in her goodness*, which put on some new charm daily, and made him feel *happiest* when near her.

In due time, Mr. Putnam opened his place of business and commenced receiving goods. Once more he appeared among his old business friends, and, as he came to them as the agent of an extensive manufacturing establishment, and with goods to dispose of that many of them needed, he brought a passport to their respect. He was no longer *poor old Putnam*, the humble suppliant for employment, but Mr. Herman Putnam, Agent for the Manufacturing Company. Some few thought proper to remember him as a broken down merchant, by whom they had, aforesaid, lost heavily — but the majority waived the past, and took him for just what he was worth in the present.

By the end of a year, it was plain to Mr. Putnam that the agency he had taken, was going to turn out far better than he had anticipated. His clear profit had been over fifteen hundred dollars, and his salary was rapidly on the increase. The health of Ralph having improved, he now went every day to his father's business, and worked for a few hours, thus rendering him desirable aid, and receiving therefor a certain share of the profit.

The union of the two families had grown more and more perfect, and there was a *mutual dependence* among them, which drew them closer and closer together. Grace gave herself up entirely to her school, in which she now had the assistance of Clara, while Mrs. Putnam took charge of the whole household, as if it had been her own. Their evening reunions, when the labor of the day was done, were happy seasons.

If there was one restless heart among them all, it was the heart of old Mr. Putnam. Gradually, as it grew better and better with him in external things, and he felt more and more his *independence* — a latent desire to separate from his son's family fixed itself in his heart. All the pride of his character, had not been crushed out. He had been driven by the force of circumstances, whose power he tried in vain to resist, into a *temporary dependence* upon his daughter-in-law. In the utmost extremity, help had come from her willing hands. It seemed to him, at times, as if everybody not only knew this, but was *ever thinking* about it; and the better the new business became; and the brighter the prospects that opened before him — the more did these thoughts disturb him. Strange as it may seem, as this state of mind continued, something like a thin veil was drawn before his eyes when he looked at Grace, and it hid a portion of her loveliness. The obligations that he and his family were under to her, at first felt by him to be of the highest character, assumed an appearance of less importance.

Remotely did Mr. Putnam at length begin to hint at his desire to be again in his own house. His wife, who understood him, affected not to perceive, at first, his meaning. But, in time, he made it so plain, that she was forced to remark upon the subject. He then said, plainly, that he thought it would be better for them to be to themselves once more.

"I shall feel a great deal more independent," said he, "than I have ever felt here."

"But, Herman," replied Mrs. Putnam, "you forget how really necessary our presence is here. Grace could not get along without us."

"How did she get on before we came?" returned Mr. Putnam, rather *coldly*.

"She was worn down with care, added to severe toil; and her children were unkindly treated by servants, while she was absent in school."

"She will have to be more judicious in her selection of servants. Good ones are certainly to be found. Let her get a *competent* housekeeper to see to everything. Someone who will take your place."

"There is no one who can really take my place."

"I can't see any reason why you should be compelled to be a *servant* here," said Mr. Putnam, with some asperity of manner.

"Don't speak in that way, Herman! I am no servant; but at the head of this dear family, and I do my work with a loving spirit. And as for our *obligations* to Grace, they are so great, that we can never repay them."

"What *obligations*, please," said Mr. Putnam sharply.

"She saved the life of our son by her womanly courage and devotion. For that, I can never sufficiently love her, or repay her. Acting from the same brave and noble spirit, she provided a home for him and his children, and an asylum for us when the *storm of adversity* beat so sharply upon us. Ah, Herman —"

"No!" said Mr. Putnam, quickly interrupting his wife, "I will not admit this. We came here on a visit, and she managed to keep us here, much against my will, for several days. At the end of that time, I got my present situation, which I would have obtained anyhow. No! We are not under such *great obligations* to her. She is a good girl. She has done nobly; I will admit all that. But I don't feel under *obligation* to her personally. No, no!"

Mrs. Putnam sighed heavily, but made no reply. A brief silence ensued, and then he went away.

During the morning, business led Mr. Putnam to the store of Mr. Markle, who had a good many inquiries to make in regard to his success, and the prospect before him. During the conversation which ensued, some allusion was made to Grace —

"Do you know," said Markle, smiling, "that you are *entirely indebted to this excellent woman* for your present business?"

"I do not," replied Mr. Putnam, with a sudden expression of surprise.

"Well, you are."

"How so? Will you explain?"

"Upon her personal application to me, and earnest solicitation in your behalf — I procured you the agency you now hold."

"You cannot be in earnest!" said Mr. Putnam, in a voice which fell suddenly almost to a whisper.

"Entirely in earnest," replied Mr. Markle. "But for her, you would never have been even thought of, in this business. Ah sir! You were fortunate in having such an *angel* to take up your cause; for an angel she is. Not content with securing you this desirable place, she wished me to communicate with you in such a way as not to leave room for a suspicion in your mind, that *she* had any agency in the affair."

"And why?" Mr. Putnam spoke with earnestness.

"She wished to save your feelings. To remove all cause for a sense of *obligation* towards her. I shall never forget my interview with her on that occasion! I have tried to be a better man since. Happy are you and yours, in dwelling under the same roof with her; in breathing the atmosphere of goodness that surrounds her."

"For some time, Mr. Putnam stood lost in thought. Then bowing, he turned away and retired without uttering a word. The *weak pride* of the old man's heart was completely subdued. The thin, obscuring veil which had, for some time, been drawn between him and Grace, was torn away, and he saw her, as before — but increased in loveliness.

A few years have passed. The family of father and son still gather at one fireside, which is made bright and warm by the presence of her to whom all owe so much. And yet, she seems *unconscious of having done more than a loving duty*, for which she has already received an abundant reward.

And here the curtain drops!