Keeping up Appearances

By

Timothy Shay Arthur

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CHAPTER 1.

"What does the girl say?"

This question was addressed by Mr. Lester Hartman to his wife. His voice was earnest, and his manner impatient.

"What does the girl say?" he repeated, before Mrs. Hartman had time to answer his question.

"She says, that as far as she knows Mr. Burnside, she respects him; but that she can never think of becoming his wife."

"Why?" Mr. Hartman's manner, as well as his voice, was changed. The "why?" was uttered less impatiently than "what did the girl say?" but in a tone that betrayed a deeper disturbance of mind than he had before felt, united with disappointment of no light character.

"She says that he is much too old, and that it is impossible for her to have that affection for him which she thinks every woman should have for her husband."

"All a silly girl's nonsense!" exclaimed Mr. Hartman. "But that's the way. Some foolish whim or other is sure to interfere and prevent the consummation of our very best intentions in regard to them. I think Mr. Burnside a perfectly suitable match for her. What if he is some twenty or twenty-five years older? So much the better. He has lived long enough to acquire a little good sense, and to know how to take care of himself in the world. And besides, he is worth, at the lowest estimate, forty thousand pounds, and will be worth half a million before he dies. He is doing, at this present time, the best business of any merchant in the city. The girl's a fool! If she were to live a hundred years, she would never receive another such an offer."

"It may all be as you say," returned Mrs. Hartman, "but this is a matter in which Lucy must decide for herself — she is the one most interested. I don't think we ought to do anything to bias her feelings or judgment."

"Well, I do, if she is so blind as not to see her true interest. I think we should make an effort to open her eyes. Besides, we've got a stake in the matter as well as she."

"In what way, Mr. Hartman?" asked the wife, evincing some surprise at the peculiar manner in which the last sentence was uttered.

"I would not think you would find that a very hard question to determine. Will not the union she forms affect our position in society? Will not the consequences, whether good or bad, be felt by us?"

"Doubtless they will."

"Then, doubtless, you can see where our stake lies. If she marries Mr. Burnside — then all is safe for her as well as for ourselves. The connection will give me, to a certain extent, business claims upon him which he will not think of dishonoring, and thus we shall be safe from dangers that, I am sorry to say, are now threatening us."

"What *dangers,* Lester ?" inquired the wife, with some anxiety of manner.

"Such as surround every merchant whose capital does not bear a just relation to the amount of business he does. And this is just my position. In a word, the prospect of gaining large profits has tempted me beyond my depth. Without very important aid, I shall not be able to reach the shore again."

Mrs. Hartman looked frightened.

“If Lucy will lay aside her girlish nonsense, and accept the offer of Mr. Burnside, with all the advantages to herself that must follow — I am safe. If she does not — I am a ruined man. There! Now you understand the importance of this marriage, and, I hope, see good reason for using your very best efforts to bring it about.”

The making of this acknowledgment disturbed Mr. Hartman a good deal. He could no longer keep his seat, but moved about the room in an agitated manner. For a time, Mrs. Hartman was stupefied by the sudden and startling announcement which her husband had made. But the connection in which it was done, led her, as soon as she could begin to think, to the inference that things might not be quite so desperate as they were represented, and this she ventured to suggest.

“I solemnly declare to you, Agnes, that all is true as I have stated it,” was replied in a manner so serious and emphatic, that Mrs. Hartman felt a painful assurance that her husband had not exaggerated his real condition.

“You see now,” said Mr. Hartman, after giving his wife a short time for reflection, “that I have reasons of a grave character for desiring this union, which may take place in the course of a few months if Lucy will but consent, and does not make idle delays. Mr. Burnside appears eager for her hand, and ready to make her his wife at the shortest date. He has called in to see me almost every day, of late, and evinces a most friendly interest. The moment he is engaged to Lucy, I can feel free to let him know that I am in need of a little temporary assistance, which he will afford me readily enough. This will buoy me up until the marriage takes place, and then, from the connection, I shall have still further claims upon him.”

“But you must remember,” said Mrs. Hartman, “that Lucy is only our *niece*.”

“Our interest in her is the same as if she were our daughter,” the husband replied. “Since her tenth year, we have been to her as parents, and she to us as a child. I am sure that I could not feel differently, were she really my own.”

“Nor I,” returned Mrs. Hartman, musingly.

“Your influence with her, Agnes, will do much towards bringing this marriage about. You now understand its great importance to us as well as to herself, and I leave it to you to remove the *silly objections* urged about disparity of age.”

Mrs. Hartman made no reply, nor did she lift her eyes, that were cast upon the floor, to her husband’s face.

“You do not answer me,” said Hartman. “Why do you not speak, Agnes?”

“Because I do not know what to say,” returned his wife, in a low, troubled voice.

“Do you not see, that everything depends upon this marriage?”

There was no reply. Hartman walked the floor impatiently.

“Agnes!” he said, with much bitterness of tone, “do you understand my position? Do you comprehend the fact that *ruin* is staring me in the face, and can only be averted in one way? Have you heard me aright?”

“I understand all that, Lester, but — “

“But what, Agnes?”

“I am not able to make up my mind that Lucy ought to be *sacrificed*, even to prevent the consequences you dread.”

“Sacrificed! What folly! what insanity for you to speak in this way!” replied Mr. Hartman impatiently. “Instead of sacrificing her, we shall secure her *greatest good*.”

“Of that there may be some doubt. But don’t, Lester, urge this matter upon me now. Give me time to reflect. What you have said, so startles, confuses, and distresses me, that I cannot think at all.”

“Doubts! How can you doubt?”

“My mind is full of doubts. They crowd into it from every quarter.”

“Strange! strange! strange, that a question of what was right to do under the circumstances should come into your mind! To me, all is as plain as daylight. Without this marriage, we are ruined, inevitably, and Lucy will sink with us into obscurity, and her lot be, perhaps, among *toil* as well as *privation*. All hope for her, as well as for ourselves, will be at an end. Where serious consequences like these are at stake, the petty objections of a young girl of nineteen ought to be blown away like chaff in a whirlwind. I must see her! I must talk to her on this subject!”

“No, Lester, not at this time. Give me some hours to think. All is in a state of disturbance now. I can see nothing clear.”

“There is no time to be lost, Agnes.”

“A few hours can make but little difference any way.”

“Although they may be an age of suspense and suffering. Remember that everything is at stake. That upon the simple caprice, if I may so call it, of that girl, rests the entire foundation of our good or ill.”

Mrs. Hartman did not reply to this, for she did not hear it distinctly, but sat, with her eyes fixed upon the floor, lost in painful reverie.

CHAPTER 2.

At the time this singular interview between Mr. Hartman and his wife was transpiring, two young ladies were sitting together, engaged in earnest conversation. One was rather below, and the other a little above the middle stature. The smaller of the two had a fair complexion, blue eyes, and dark brown hair. While listening to her companion, her countenance would sink too much into repose — but when she lifted her eyes, as she spoke, every feature was alive with expression, and she was seen to possess more than ordinary beauty. This was *Lucy Hartman*.

The other young lady, though equally beautiful, had a different style of beauty. Her hair was black, her eyes of a dark hazel, her complexion as fair as Lucy's — but with a superabundant color. The name of this person was *Annetta Laurie*. She was the daughter of a merchant who had the reputation of being wealthy.

At a glance, anyone that looked upon Annetta and Lucy, who were very intimate friends, would mark the leading difference in their characters, as expressed in their faces. The round, prominent chin, full but gently compressed lips, nose just perceptibly Roman in its outline, and large steady eyes, over the whole of which something that approached a haughty expression was thrown, clearly marked the character of *Annetta* as one that had its share of pride and self-estimation.

Lucy's was a gentler spirit, if her face was an index to her mind — and not only gentler — but humbler. She was old enough, when her parents died, to feel deeply their loss, and also to feel the obligation she was under to her uncle and aunt for taking her into their home and their hearts, and supplying to her, as far as they had power so to do it, all that she had lost. This event, and the change that it produced, gave her a meditative cast of mind, which marked the difference between her and Annetta as perceptibly as did the peculiar forms and expressions of their faces.

The two young friends, as we have said, were engaged in earnest conversation, the theme of which was the *offer of marriage* that had been made to Lucy by Mr. Burnside.

"Do you really think your uncle in favor of Mr. Burnside ?" asked Annetta.

"I am afraid he is; although I am not certain. Aunt told me that Mr. Burnside had mentioned his wishes to uncle, and that he desired her to make them known to me."

"What did your aunt say in favor or against?"

"Nothing. But I could see in her face that she approved of my objections."

"It's a temptation, certainly," remarked Annetta. "I know a dozen girls who would not hesitate long about accepting his offer. He is said to be as rich as a Jew."

"If he owned a *score of worlds* like this, I would not marry him," said Lucy with some emphasis.

"Is he so very disagreeable to you?"

"No, I *respect* him very much — but I do not *love* him; and nothing could tempt me to marry a man for whom I had no true affection."

"Love might come afterwards. There is Mrs. Gregory, her husband is thirty years older than she is, they say. She is happy enough, I am sure."

“Not as I would wish to be happy in marriage. That is impossible in such a union. It may be all well enough for those who look to marriage as a *means of securing wealth, luxury, and an elevated place in society* — but it could not answer for me. If I did not *love* a man well enough to share with him either a *high* or a *humble* position — I would not marry him.”

“That is what some people call *romantic love*, and others *a young girl’s nonsense*.”

“I know. But I have been taught to pay little regard to what people say or think, when it comes in opposition to what I believe to be right. In so serious a matter as marriage, and one in which each has to bear the burden of her own mistakes if she is so unfortunate as to commit any, I think that *too much prudence* cannot be exercised, nor too close a regard had to all the qualifications necessary to produce happiness. The first and leading qualifications are *mental* and *moral* affinities. These exist independent of wealth.”

“And might you not say, also, independent of age?”

“No, Annetta. There may be great excellence and a high order of intelligence, and, indeed, always should be in people who are advanced in age; but *affinities* that truly conjoin in marriage depend upon something *more* than mere intellectual and moral excellence. The parties should be as nearly the same age as possible. This, to my mind, is perfectly clear. There should not be any very great *intellectual* disparity, and their *moral* principles should be in accordance the one with the other.”

“But I cannot understand how twenty or thirty years difference in age, is going to prevent the affinities required in a true marriage,” said Annetta. “Can you explain the reason?”

“I don’t know that I can, to your satisfaction,” replied Lucy. “As for me, I feel that such affinities, with such a discrepancy as you name, cannot exist, in the very nature of things. So far as Mr. Burnside is concerned, I might *respect* and *admire* him for his intelligence and virtue — but I never could *love* him as my second self and equal. Deference for his greater age and experience in life, would take away the innocent and earnest confiding tenderness of my young heart’s love. He could not be to me a husband, nor I to him a wife — in the true sense of the terms, for there could not possibly be such a conjunction of our *spirits* as would make us one. I might look to him, and defer to him as a *child* defers to her *father* — but I could never feel towards him as I would wish to feel towards my *husband*. I cannot explain it all to you, Annetta. But I have perceptions that I am satisfied to follow as my unerring guide.”

“Then you have fully made up your mind not to accept of Mr. Burnside?” said Annetta.

“Undoubtedly! No inducement could tempt me to marry him!”

“Well! I won’t say how I would act if I were in your place. A man like Mr. Burnside is not to be caught every day, if he is over forty. There is one thing to be considered; you would be sure to outlive him some twenty years.”

This was said lightly. But Lucy felt too serious to enter into the *mirthful mood* of her young friend, who ran on again, after a brief pause.

“Do you know, Lucy, dear,” she said, “that I am more than half in love?”

“With an *old* man?” asked Lucy, smiling.

“Oh, no. He ‘s just the right age, although a very little bit *too sober* for me. But still, take him all in all, I think he will do very well.”

“Am I acquainted, with him?”

“Slightly, I believe. You remember the young man I danced with at Mrs. Boyers’, and who seemed so much smitten with my charms?”

“Not distinctly. You danced with *several* young men.”

“I know. But they were all old acquaintances. This was a new string to my bow. His name is *Lewis*.”

“Oh yes! I remember him very well. I was introduced to him on that occasion.”

“Don’t you think him worth an effort to gain, Lucy?”

“No.”

“Why not? I think him a little superior to most of the young men we are in the habit of meeting.”

“So he may be — but still not worth a lady’s effort to gain. I don’t think any man worth that. At least, I would feel that I was paying too dear for a man’s love, if I made efforts to win it.”

“Lucy! I never gave that little body of yours credit for containing so *proud* a heart. No man’s love worth making an effort to win! I shall look for you to say next that no man’s love is worth having.”

“But you will look in vain to hear that from me. I think, if my limited observation of Mr. Lewis has not deceived me, that his love is well worth having.”

“And, therefore, worth an effort to gain.”

“No; only the love that comes *unsought* and unl*i*mited — can be true love to a woman.”

“Ah! now I understand you. Then I must not set my cap for Mr. Lewis?”

“You can do as you please, Annetta. No matter how much I might desire any man’s love, I would never seek to *win* it. If he loved me, and I could fully reciprocate his love, I would do it. But, I am a maiden who cannot, *unsought*, be won.”

“Yours is a *proud heart*, Lucy,” said Annetta.

“No,” was the smiling reply. “Only a *woman’s* heart.”

The two maidens continued to talk of love and its kindred topics for some time longer, when Annetta went away. It was, perhaps, an hour afterwards, that the door of Lucy’s room opened, and Mrs. Hartman came in. Lucy never remembered to have seen so strange an expression upon her aunt’s face as it then wore. She arose, involuntarily, and said, in a concerned voice,

“Are you well, aunt?”

“Yes, dear,” returned Mrs. Hartman. “But I have something on my mind that I wish to say to you, and it oppresses me.”

Mrs. Hartman’s eyes were fixed earnestly upon her niece, while a sad, yet tender expression rested upon her countenance.

“What is it, aunt?” said Lucy, with an instant foreboding that the subject referred to Mr. Burnside, whose proposal she had authorized Mrs. Hartman, a few hours previously, to decline.

“It relates, my dear, to what we were conversing about this morning,” replied Mrs. Hartman, as she sank into a chair that Lucy had offered her. “Your uncle does not seem satisfied at your having so positively, and promptly declined the offer of Mr. Burnside, for whose *character* he has the highest regard.”

Lucy made no reply — but burst into tears. She wept for some minutes, during which time her aunt sat silent and motionless as a statue.

“Is Mr. Burnside so very disagreeable to you, Lucy?” Mrs. Hartman ventured to ask, as the agitation her words had produced in the maiden’s mind subsided with a calm, that was only broken now and then by a convulsive sob.

“He is not *disagreeable* to me at all,” replied the girl.

“Then your objection to him is not very serious?”

Lucy looked into Mrs. Hartman’s face with astonishment. It did not seem to her that it could be her aunt who had asked her the question.

“I have but one objection to him, aunt,” she said; “that which I have already mentioned to you.”

“What is that, dear?”

“I do not *love* him.”

“But a more intimate acquaintance with him may — “

“An *old* man, like him, aunt!”

“He is not so very old, Lucy. He is only — “

“Double my age, aunt!”

Mrs. Hartman was silent for some moments; she was trying to do what both her feelings and conscience disapproved, and she was at a loss what to say. While thus silent, Lucy said, speaking with a good deal of earnestness,

“Aunt, would you like to see me do *wrong*?”

“No, my child.”

“Would you like to see me act with *heartless duplicity*.”

“Of course not, Lucy.”

“I would do more than this, if I were to accept the proposal of Mr. Burnside. I would commit a *sin* that I feel sure would destroy my soul. Have you not yourself always taught me that marriage was the most important act of a woman’s life, involving the *best* or *worst* consequences, and that depended upon the *end* in view in entering

upon that relation. Now what good end could I have in marrying Mr. Burnside? I do not and cannot *love* him. There is nothing but his great *wealth* to tempt me — and that is no temptation at all."

"It might be, if you knew everything," said Mrs, Hartman, in a sad voice.

"Knew everything? Knew what?" asked Lucy with an expression of alarm.

After some hesitation, and evidently with an effort, Mrs. Hartman replied,

"Your uncle's business, he has just informed me, will all be broken up in a short time, unless he obtain unforeseen relief. We shall then sink into poverty, and you must sink with us. A marriage with Mr. Burnside will save you from the unhappy consequences of these misfortunes."

"And did you think for a moment," said Lucy, with generous warmth, throwing her arms about the neck of her aunt as she spoke, "that I could basely desert you on the eve of such a calamity? That I could accept of wealth, ease, and luxury — while you were deprived of them. No — no — no! If you are to sink down from your present place, let me go with you, and lighten by my love, the burdens you may have to bear. But don't, let me beg of you, again allude to a union against which every instinct of my nature revolts! Now, more than ever, do I turn from it."

Mrs. Hartman had it on the end of her tongue to show Lucy how such a marriage, should it occur, might prevent the dreaded calamity, or put it in her power to do the good; but the generous, self-devoted spirit of the maiden rebuked her, and sealed the *plea of selfishness* upon her lips. Several times did she try to introduce the subject again — but she could not. Her very soul arose in rebellion against it.

In all this, it is but justice to Mrs. Hartman to say, that she was influenced by her husband, and not by her own feelings, reason, or perceptions. Like Lucy, she was willing to bear any consequence, as less to be dreaded than a marriage based upon acknowledged wrong principles; but her husband had extorted from her a promise to use her influence with Lucy to gain the object he had in view, and she had attempted to do so. In what manner, and with what success, the reader has seen.

CHAPTER 3.

“What does she say now?” eagerly asked Mr. Hartman of his wife, who returned to the parlor where she had left her husband an hour before, and where he had continued to walk quickly backwards and forwards, during the whole time of her absence.

“I do not think,” replied Mrs. Hartman, calmly, “that *anything* could induce her to enter into a marriage which she does not approve; nor do I think, Lester, upon careful reflection, that we should *permit* her, much less *compel* her, to do so.”

“Madness!” exclaimed Mr. Hartman, stamping passionately on the floor. “Is this the time to talk of a young girl’s approval or disapproval — whims and nonsense — when *ruin* yawns like a gulf at our feet? Agnes! are you beside yourself?”

“I do not know,” replied the wife, meekly. “Certainly, for the last two hours I have not been in my right mind.”

“I will see Lucy myself!” said Hartman, firmly. “She *must* consent to save us from ruin. It is but little that we ask of her, in return for all that she has received from us.”

Mr. Hartman was moving towards the door, when his wife laid her hand firmly upon his arm, and said,

“Lester, like me, you are beside yourself. Take more time for reflection.”

“Time for reflection!” he returned, impatiently. “What shall I reflect about? Can there be any question as to what is to be done? The time for *reflection* has passed, and now is the time for *action*. One of two things must take place — the marriage of Lucy with Mr. Burnside — or my utter ruin. There is no other alternative. You may call them both evils, if you will, though I do not; but call them both evils, and can there be any hesitation about a choice between them!”

“There certainly is great hesitation in my mind, though I believe there would be none if I alone were interested.”

“How would you then decide?” asked Mr. Hartman.

“To give up every external good, rather than see Lucy *sacrificed*!” was the firm reply. “Better for us to bear any reverse than make this dear child *unhappy for life*, as she must be if thrown away upon one for whom she can have no real affection.”

“Real affection! nonsense! She can like him if she will. What’s to hinder her?”

“It is strange, Lester, that you can ask such a question,” said his wife.

“And stranger far that you can put the simple fact of a young girl’s not romantically loving the man we wish her to marry — against my total destruction. It is strange, indeed! But I must see her. I am not going to be dragged under without an effort to save myself.”

“Like a *drowning* man, I am afraid you are catching at a straw, Lester.”

But before Mrs. Hartman had finished this brief sentence, he to whom it was spoken, had left the room and was beyond the sound of her voice.

The mind of Lucy had not had time to collect itself, after her aunt left her room, before she was startled by a loud and imperative knock at her door. On opening it, she found the visitor to be her uncle.

“Can I have a little conversation with you, Lucy?” he said, in a voice, which, though quiet, betrayed the *agitation* he endeavored to conceal.

Lucy opened wide the door of her room, and stepping back, reached a chair to Mr. Hartman. As soon as he was seated, he said,

“Lucy, your aunt has already informed you of Mr. Burnside’s proposal, which I think a *most advantageous* one for you. I know him to be a man of excellent character; and also, to be the possessor of great wealth. Your aunt has likewise informed you of the unhappy condition of my affairs. Ruin, inevitable ruin, must fall upon me, unless you consent to accept this offer; nothing else can save me!”

“But how,” asked Lucy, in surprise, “can my marrying Mr. Burnside save you from ruin?”

“Has not your aunt explained that to you?”

“No, sir.”

“The connection,” said Mr. Hartman, with a slight *embarrassment* of manner, “will give me claims upon Mr. Burnside for business aid, which otherwise I could not have. All I need is the use of a few hundred pounds, and as he has more money than he well knows what to do with, I could easily obtain from him as much as I needed. Understanding this, can you, for a moment, hesitate?”

This information greatly *disturbed* the mind of Lucy. It was a new and startling feature in the case. Her eyes, that had been fixed full upon her uncle’s countenance, now fell to the floor, and she remained for some time in the vain endeavor to collect her thoughts.

“Lucy, can you hesitate?” repeated Mr. Hartman.

“A matter that involves so much cannot be decided in a moment,” Lucy replied, lifting her eyes to the face of her uncle. “Give me time for reflection.”

“How long do you want?”

“Give me until tomorrow.”

“So long?”

“The time will be short for the right decision of a question that involves so much.”

“Let it be until tomorrow, then. But remember, Lucy, that upon your decision rest all my hopes. A word from you — and all is gained or lost.”

“Oh! say not that, uncle,” returned Lucy, much disturbed.

“It is a solemn truth. Everything depends upon you. Let me implore you not to forget this!”

Saying which, Mr. Hartman arose and retired.

Something about the manner and appearance of Lucy had subdued him. Before he entered her room, he felt that he could disperse all her objections like chaff; but he found, in her presence, that he could not say half what he had intended to say, nor exert a tenth of the influence he had imagined himself to possess.

Lucy, when left alone, after the agitating interview that had passed between her and her uncle, endeavored to calm her feelings, and to think earnestly upon the subject, under the *new aspect* in which it was presented to her. It was not now a simple question of whether she could like Mr. Burnside well enough to marry him, and to be decided on that ground alone. The whole subject had assumed a graver aspect, and involved matters of the first importance to others as well as to herself. Upon her act, rested the salvation or ruin of her uncle in a worldly point of view.

"What ought I to do? What is right?" she asked herself, in great perplexity, as the whole subject, with all that it involved, came up in her mind. "Should I think only of my uncle's worldly circumstances, or should I look to higher considerations? If my own interests were alone at stake, there would be no difficulty. But" — and she rested her head upon her hand thoughtfully — "but to do *evil*, in order to accomplish a seeming good! To sacrifice myself, body and soul — for it will be nothing less — in order to save my uncle from being ruined in business! Have I a right to do this?"

Thus she questioned herself — but it was long before she could obtain a satisfactory answer. Unfortunately for Mr. Hartman's wishes, his wife was a woman of great integrity of mind and singleness of purpose. Having no children of her own, she had taken Lucy into that place in her affections where her own children, if she had been blessed with any, would have resided. Her love for her niece led her, as her mind attained sufficient maturity to understand right precepts, to implant therein the seeds of *good principles*. Particularly had she, from knowing how many false views of marriage prevailed in common society, endeavored to make her understand that only when entered into from right ends, could happiness result from marriage. What these right ends were, she had carefully instructed her; and, to enforce her precepts, had pointed out many instances of marriage from *selfish* and *sordid* ends, such as a regard for things merely external, instead of mental and moral affinities. Nor had she failed to impress upon her the *great injury* that society as well as the individual sustains from marriage connections not based upon right views of that first and most important of all social relations. This being the case, Lucy found herself urged by her uncle, and even by her aunt, to do, what she had been most earnestly assured by the latter, would prove *vitally injurious* to herself as well as to others.

Lucy had always loved her uncle, and this love was mingled with *gratitude*. He was ever kind and affectionate, as much so as he could possibly have been had she borne to him the relation of a child. This was the first time, since she had been an inhabitant of his family, that he had asked her to do anything in her power to do, that she had not performed with alacrity and delight. Her gentle, obedient spirit, so fully seen in almost every act of her life, had, in fact, led Mr. Hartman, the moment Mr. Burnside made his unexpected proposal, to fix his mind upon Lucy's marriage with him as the most easily accomplished mode of obtaining relief in his pressing embarrassments. It was only, he believed, necessary for him to *express* himself in favor of the union, for his niece to approve and enter into it. Not until he mentioned the subject to his wife, did a thought of *opposition* from Lucy enter his mind. But Mrs, Hartman knew her better, for she knew the correct views of marriage upon which her mind was based, and unhesitatingly declared her belief that Lucy would *decline* Mr. Burnside's offer. This disturbed Mr. Hartman, and produced the impatient state of mind in which he had awaited the result of his wife's first interview with Lucy on the subject.

It is but justice to Mr. Hartman to say, that he was not, really, as *sordid* and *heartless* as his action in this matter, as far as seen, would make it appear. He was a man of the *world*, engaged in business, and had been suffering from accumulating financial embarrassments for more than a year. Every possible mode of relief had been resorted to — but mere temporary expedients only put the *evil day* a little and a little further off. Just as things were about reaching a climax — the means of saving himself were unexpectedly presented, and he grasped at them with the eagerness that a drowning man catches hold of whatever comes within his reach. He could neither see nor appreciate anything but his own imminent danger. The marrying of a young girl to a man more than

twice her age, whom she did not love, was a light matter in his eyes, compared with the total wreck of his fortunes, and the blasting of his good name in the mercantile world. Her hesitation to do what he wished fretted him, and blinded him still more to the real nature of the step he would compel her to take.

Lucy, as has been seen, found her situation to be one of a painfully difficult nature. Sometimes she would try to think of Mr. Burnside with favor, and endeavor to feel satisfied with becoming his wife; but the artificial state of mind thus temporarily assumed, would be quickly dissipated by her real feelings, and she would turn from the idea with horror and disgust.

"I could die, willingly — but not that — not that!" she murmured, with a shudder, as a full realization of the nature of the *sacrifice* she was asked to make, forced itself upon her.

As to what was passing in Lucy's thoughts, neither the uncle nor aunt was in any way apprised. At tea time, she did not make her appearance. Mr. Hartman wished his wife to go to her room, during the evening, and confer with her, that they might have some *clue* to the state of her mind. To wait until morning in entire ignorance of what was likely to be the result of her deliberations, seemed like waiting an age. But Mrs. Hartman declined in any way interfering with Lucy's free decision of a matter of such deep interest to herself. Secretly, she could not help entertaining the hope that her niece would decide the question from the *higher principles of right*, instead of from a weak deference to her uncle's unjust demand upon her to give up all that a true woman holds dear, for the sake of a temporary good to himself.

Heavily the hours passed away until bedtime, and the unhappy merchant and his wife retired — but not to sleep, except briefly and fitfully. Wearily did Mr. Hartman turn on his uncomfortable pillow throughout the long night. With the dawn he was up, and impatient to hear from Lucy. Everything hung upon a word from her.

CHAPTER 4.

Mr. Burnside was a bachelor rather nearer to fifty than forty, although his attention to dress, and his fondness for society, made him appear some years younger than he really was. Why he had attained so advanced an age without marrying, was not known, although, as in such cases will always occur, there was more than one story told of early *disappointments in love matters*. If not successful in the court of *Cupid* — he certainly had been in the court of *Mammon*, for Mr. Burnside was quite as wealthy as he was reputed to be in the mercantile world. For this he was indebted to his father for twenty thousand pounds, and to a long established and profitable business, as well as to his own prudence and sagacity as a merchant — qualities that had come down to him by regular descent from his grandfather.

A *love of money* was a leading feature in the mind of Mr. Burnside, and this love, working by the various means that his understanding devised, attained its end with a certainty that often surprised his less sagacious competitors in business. This love of money led him not only to seek for the *attainment* of wealth — but also for its *retainment*.

The consequence was, that Mr. Burnside was known as a hard creditor, never releasing a man from an obligation into which he had once entered, no matter how great might be the disaster with which he was visited. Others might make a *concession* for eight, ten, or twelve shillings on the pound — but his rule was never to agree to take less than the whole sum due to him. By pursuing this mode, he frequently got his entire account, while others received only a fair proportion of what the creditor was able to pay; but it also happened that he sometimes lost all, in his efforts to get all. He received, in fact, the full benefit of his system, both in direct and inverse proportion — that is, he lost about as much as he gained, so far as money was concerned. What he lost *morally*, by this display of his *avaricious* feeling in cruel and oppressive acts, we shall not take into the account — to arrive at that we have no means of computation.

With all his hardness in dealing, Mr. Burnside had a very agreeable exterior, and was liked well enough by all who were able to pay their obligations at maturity. Some even looked upon him as a *benevolent* man, in consequence of the liberal manner in which he generally subscribed to public charities.

Mr. Burnside lived with a maiden sister, in a very elegant house, in a very fashionable part of New York; and had lived thus for many years. He had often thought that *a young and beautiful wife* would add much to the comfort and attractiveness of his establishment, and had frequently hinted the same to Miss *Priscilla* Burnside, the aforesaid maiden sister. But the lady always seemed worried at such intimations, and generally expressed it as her opinion that he had “better let well enough alone.”

But Mr. Burnside, like people who always mean to get *religion* some day or other, always intended to marry; and the discovery of a number of suddenly appearing grey hairs and crows’ feet, admonished him that it was time to begin to look about him for a wife rather more seriously than he had yet done. In this state of mind he met Lucy Hartman, whom he had often met before, at the house of a friend, and forthwith made up his mind that she would suit him exactly. He knew her to be the adopted child of Mr. Hartman, who was *reputed* to be quite wealthy, and there was every reason to believe that she would be sole heir of his property when he died. He did not stand in need of money with his wife — but then it was a matter of *principle* with him, never to make any operation that did not give sure promise of a *golden harvest*. All *doubtful speculations* — he left for others. To have made a marriage contract without some reference to what it would yield in money, would have been impossible for him.

Prompt in all his movements, Mr. Burnside, as soon as he had made up his mind to marry Lucy, called upon Mr. Hartman, and announced his views in regard to his niece. How these views were received, has already been seen. The form of an answer from Lucy was to be returned in as short a period as it could be obtained; we say

form, for both Mr. Burnside and Mr. Hartman never for a moment dreamed of any objection upon Lucy's part, and considered her decision of the matter as little more than a form.

This application, as the most important business operation of the day, dwelt pleasantly upon the mind of Mr. Burnside, as he sat musing alone in his room that evening. No vision of a *rejected suit* came up to disturb his placid frame of mind. That result had not been taken into the account. The time had passed thus, in agreeable reverie, until near eight o'clock, when a servant came to the door and informed Mr. Burnside that there was a lady in the parlor who wished to see him.

"A *lady*, did you say, Peter?"

"Yes, sir."

"Who is she?"

"I do not know, sir."

"What does she want?"

"She says that she wishes to speak a few words with you."

"Humph! someone after *charity*, I suppose. Go and ask her to send up her name, Peter."

The servant retired. In a few minutes he came back and said:

"The lady wouldn't tell me her name, sir; but she says she wishes to see you for something very particular. I think she's a young lady — but I could not get a look at her face."

"A young lady, ha!"

"Yes, sir, quite young."

"Humph! Tell her I will be down."

"A young lady," said Mr. Burnside half aloud, as soon as the servant had withdrawn, "I wonder who she is, or what she *wants* with me. The daughter of some poor widow in distress, no doubt. She must be a bold girl to call upon me at this time."

Saying which, Mr. Burnside arose, glanced at himself in the mirror, and then descended to the parlor. A lady, closely veiled, was seated in a part of the room that was thrown into shade. She neither arose nor spoke, as Mr. Burnside entered — but remained as motionless as if cut out of stone. He advanced towards her. When only a few paces distant, she slowly drew aside her *veil*, and showed a young, beautiful — but very pale face.

"Miss Hartman!" exclaimed Mr. Burnside in astonishment.

As he uttered her name, the veil that had been drawn aside, slowly returned to its former position, and concealed the face of his visitor.

It was some moments before either Mr. Burnside or the young lady again spoke. He stood mute before her, while she sat, with her eyes upon the floor. At length she said, in a low, timid, almost inarticulate voice,

"I have come, Mr. Burnside, to make an appeal to your known generous spirit."

Mr. Burnside cleared his throat with two or three vigorous e-h-h-hems! stepped back for a chair, which he placed directly in front of the young lady, seated himself, and assumed an attitude of attention.

“I received through my uncle, today, your kind proposal, which he is very urgent for me to accept,” resumed Lucy, speaking with more steadiness of tone. “I cannot but feel sensibly the preference you have thus shown to me; still, it would be both to you and to myself a *grievous wrong*, were I to accept your offer. A *hand* that goes without a *heart*, Mr. Burnside — I need hardly tell you, is not worth having.”

Such an unexpected announcement completely astounded Mr. Burnside. It was some moments before he could collect his thoughts sufficiently to make a reply. When he did so, he said, with a kindness and apparent consideration not at all in correspondence with his *real* feelings —

“I am sorry, my dear young lady, that you should have felt called upon to make this announcement to me, in person, and under circumstances so painfully embarrassing to yourself. The same communication through your uncle would have at once settled the question. I did not dream of any *objection* on your part to a union such as I have proposed.”

“But my uncle — “ Lucy hesitated.

She felt that her position was little, if any, less embarrassing than before she had resolved to throw herself upon the generous feelings of her suitor. The thought of how far she might do her uncle a serious wrong, flitted through her mind, and disturbed still more deeply her troubled bosom.

“What of your uncle?” asked Mr. Bumside. “Does he *insist* upon your accepting my offer?”

“He does.”

“And you have come to ask of me a *withdrawal* of that offer?”

“I have.”

“It is done, young lady. I withdraw it at once, and will so inform your uncle in the morning.”

“But Mr. Burnside — “ Lucy hesitated again. She had still something more to say — but feared to give it utterance.

“But what, Miss Hartman? Speak out freely.”

“Oh, sir! may I *confide* in you? May I trust your noble generosity?” said Lucy, with something imploring in her voice.

Mr. Burnside was perplexed.

“What can the girl mean?” he said to himself.

“Confide in me — trust in me? Why do you ask these questions, my dear young lady?”

Lucy seemed much agitated, and it was some moments before she ventured to reply. Then she said —

“I owe everything to my uncle, Mr. Burnside. He has loved me and cared for me with the tenderness of a father. In nothing have I ever before opposed his wishes, even in thought; nor would I now do so, were I not satisfied

that to obey him would be doing both to you and myself a wrong, that no subsequent act could repair. From him I learn that — “

Lucy again paused, as if not fully satisfied with what she was going to say. Mr. Burnside waited for her to complete the sentence.

“I fear that what I have come purposely to say, I ought not to utter.” Lucy spoke partly to herself, and partly aloud.

“Speak freely! Do not hesitate! You have nothing to fear,” said Mr. Burnside, whose *curiosity* was now beginning to be excited.

“Oh, sir! forgive my freedom — my boldness — my presumption. I have not come to ask your generous regard for myself alone — but also for my uncle.”

“*How* for your uncle?” asked Mr. Burnside — but imperfectly concealing the surprise he felt.

The *tone* in which this question was asked, as well as the change that she saw pass instantly over the face of Mr. Burnside, frightened Lucy. She had an instant perception that she was doing wrong; that she had no right to make the communication that was upon her lips.

“Pardon me, sir,” she said, rising. “I fear that I am more than half beside myself. I have already said enough — perhaps more than enough.”

As she spoke, she moved towards the door.

“Compose yourself, my dear young lady,” Mr. Burnside returned, quickly, “Say all you wish to say. You may fully confide in me!”

But Lucy had taken the alarm. “I dare not say another word,” she replied more firmly. “I have already done what I ought not to have done, and said what I ought not to have said. Forget, if you can, that I have been here.”

As Lucy uttered the last sentence, she glided from the room, and before Mr. Burnside could gain sufficient presence of mind to follow her, he heard the street door open, and then shut quickly. He did not attempt to go after her — but stood musing in the middle of the floor for a long time.

“There is something wrong — something wrong,” he at length said to himself. “Lucky escape! humph! What can she have meant? Generous regard for her uncle? *‘From him I learn that — ‘* That what? In financial trouble? ha! Is that it? Force the girl to marry me — in order to finger my money! Yes, yes! I see it all!”

And Mr. Burnside, with his thumbs in the arm-holes of his waistcoat, and his face a little elevated, commenced walking from one end to the other of his long parlors, every now and then repeating some part of the last paragraph, or words of a similar import.

Lucy, on gaining the street door, after leaving, as abruptly as has been seen, the presence of Mr. Burnside — ran at full speed until she reached her home. She entered through the basement, the door of which she had left unfastened on going out, and, gliding noiselessly upstairs, gained her chamber, without any member of the family having been aware of her absence. Dropping into a chair, she sat panting for many minutes, her mind in the most intense agitation. Gradually, as she grew calmer, she was able to review what she had done, and to see that she had committed an error — perhaps a great one. In the innocence of her heart, she had been led to believe that she might not only escape the *sacrifice of herself* — but gain for her uncle all the aid of which he stood so much in need, if she were to see Mr. Burnside, tell him all, and appeal to his generous feelings. She did

not reflect that such a revelation of her uncle's real condition as she was about to give, might be the very means of *hastening* the dreaded catastrophe, instead of *preventing* it. Something in the tone of voice and manner of Mr. Burnside had startled her, and caused a suspicion of the error she was committing, to flash across her mind, and this suspicion, strengthening every moment, caused her, as has been seen, abruptly to terminate the interview.

CHAPTER 5.

As early as Mr. Hartman had arisen, and as impatient as he was to hear from Lucy — his *suspense*, so far as she was concerned, did not terminate until a couple of hours from the time he left his uneasy pillow. Up to the time when the breakfast bell was rung, Lucy had not made her appearance, Mr. and Mrs. Hartman took their places at the table, and listened to hear her descending from her chamber. But she did not come down.

"It's no use, Agnes," said Mr. Hartman, pushing aside the cup she had handed him, after sipping a few spoonfuls of the coffee it contained. "I can't eat a mouthful until this matter is decided. I wish you would go up and hear what the girl has to say."

Mrs. Hartman arose from the table and left the room without making any reply. She was absent about five minutes. When she returned, she found her husband moving uneasily about the room.

"Well! what does she say now?" he asked quickly.

Mrs. Hartman shook her head — but did not reply immediately.

"What does she say, Agnes? For Heaven's sake don't prolong the miserable suspense, or I shall go beside myself!"

"*'I can say nothing,'* that is all the reply she makes."

"Ungrateful girl! Thus does she repay all our kindness!" exclaimed Mr. Hartman, passionately. As he thus spoke, Lucy entered and heard what he said. A moan of *anguish* escaped her lips, and she sank upon a chair as if a strong hand had forced her down suddenly. Her uncle's ear caught the sound, and turning quickly, his eyes rested upon her face that was as pale as ashes, and marked with an expression of agony. For the first time it occurred to Mr. Hartman, that something more than a *mere girlish whim* might be the cause of Lucy's objection to the proposed marriage; and he felt an instant regret at having uttered the words that had fallen upon her ears, and which seemed to have completely stunned her. He stood, irresolute, for some time, with his eyes fixed upon Lucy; then he walked quickly from the room without speaking. In a few moments the street door was heard to shut with a heavy jar.

"When Mr. Hartman arrived at his office, he found upon his desk a note, couched in these brief terms:

"My Dear Sir: A night's reflection has caused me to change my mind. I now beg to withdraw the offer I made yesterday; its non-acceptance, up to this time, leaving me free to do so. The two hundred pounds I lent you a few days ago, I shall need tomorrow. William Burnside."

Quietly did Mr. Hartman re-fold this note, and place it in his desk. His heart beat no quicker; his mind was unexcited; his countenance exhibited no disturbance. The communication he had just read was like a *stunning blow*. When he had, in some degree, recovered from the effects produced by this unexpected change in the views and feelings of Mr. Burnside, Mr. Hartman's first act was to draw a cheque for two hundred pounds, which he enclosed in the following brief note:

"Mr. Burnside, Dear Sir — Enclosed you will find a cheque for two hundred pounds. Please return me, by bearer, my *due bill* for that amount which you hold. Lester Hartman."

When Mr. Hartman reached home at dinner time, in a very sober mood, his first inquiry was for Lucy.

"She went out some two hours after you left this morning, and has not since returned," replied his wife.

“What did she say?”

“Nothing.”

“Didn’t you talk to her?”

“I tried to speak to her — but my tongue could find no word that it did not seem like mockery to utter.”

“Poor girl! She has taken the whole matter harder, it seems, than I had any idea would be the case. I wish she had not overheard that *rash speech* of mine. It must have hurt her exceedingly. Well, Agnes,” he continued, in a changed tone, “it’s all over, I fear. Mr. Burnside sent me this strange note today” — handing the note he had received, to his wife, who read it eagerly. “I can’t imagine what could have produced the change. But you see, from its brevity, and the closing demand — that something has occurred to make him suspect my real condition — at least, so I interpret its meaning. That he has *withdrawn his proposals* for the hand of Lucy, we need not apprise her; it will be sufficient to say that she is at liberty to decline his offer. As for me, I see but little prospect for keeping up for more than a few weeks at most.”

“Do not despair,” said Mrs. Hartman; “relief may come from a quarter least expected, and at a time when most needed.”

“Yes, this may be so. But the chances are ten to one against it. I am afraid, Agnes, that there is little to hope for. When I think of it, I feel sometimes as if I would go mad. I believe, if I stood alone, I could meet this dreaded reverse with calmness. But to have my family visited with such an all-sweeping calamity as the one that threatens me, seems more than I can bear.”

“Think not of us, Lester,” returned Mrs. Hartman, with generous warmth. “Do the best you can — and then meet whatever result follows, with patience and resignation. You need not grieve for us. Both Lucy and myself will bear any change that comes, and bear it, I trust, cheerfully. For my part, I would, if the choice were left me, choose a thousand times over the lowest condition that poverty could entail — rather than see the *sacrifice* made which was proposed. That, I believe, would have been the *greatest evil* that could have befallen us, and the time may come, Lester, when you will see it as I do.”

“I don’t know; perhaps you may be right. My mind is too much bewildered to think clearly upon any subject. But I must own, that the withdrawal of Mr. Burnside’s proposal does not affect me as much as I would have supposed, nor do I regret it very deeply. I believe that I was *wrong* to have even thought of overruling Lucy’s objections to a marriage with anyone — in order to save myself from a dreadful evil. Poor child! I wish the events of the last two days could be blotted from her memory as well as mine. But, I fear, they never can.”

Lucy did not return home during the dinner hour, a circumstance that occasioned some surprise in the mind of her uncle and aunt.

When Mr. Hartman went back to his shop in the afternoon, after having held a long conversation with his wife, in which she urged him not to give way to desponding thought — but to meet as bravely as possible whatever event might transpire, no matter how disastrous — his mind was calmer. It was also made active in its search after the ways and means by which to save his many maturing financial obligations from dishonor. During the brief time in which the offer of Mr. Burnside had been pending, every thought had rested in that one mode of relief. That having totally failed, his mind came back gradually into its old state, and resumed its former activity.

“I will not go down without a long and vigorous struggle to ride out the storm,” he said, “all may yet be saved.”

In this more evenly balanced frame of mind, Mr. Hartman returned home in the evening; his thoughts now specially directed towards his niece, to meet whom he felt some little reluctance, after all that had passed. His first question was for Lucy.

“She hasn’t come in yet,” was the answer he received.

“Not come home yet!” he said, in surprise. “Where can she be?”

“I do not know. She went away without saying anything to me, about an hour after breakfast.”

“Are you sure she has not returned?”

“Oh yes! I have done little else but listen for her to come in, all day.”

“But perhaps she came in without your hearing her. Have you been to her room to see if she were not there?”

“No, I have been so certain about her not having returned, that I never thought of going to her room. But I will step up and see if she has come in, although I have no expectation of finding her there.”

In a little while Mrs. Hartman returned to the room where she had left her husband, holding in one hand a *sealed letter*, and in the other an *open letter*. Her face was blanched, her lips quivering, and her eyes filled with tears. Without speaking, she handed the *sealed* letter to her husband, to whom it was directed. Eagerly opening it, Mr. Hartman read with the most acute pain, its surprising contents.

“My Dear Uncle — Since the time of my father’s death, when I was but a child, you have taken his place, and have been to me all that he could have been, and I have loved you as tenderly, I believe, as I could have loved him. Up to this period, I have never, knowingly, disobeyed you, nor acted contrary to your wishes in anything. But now you have asked me to do what I dare not do; what I solemnly believe would be *sin* in the sight of God. I know how much depends upon my acceptance of the proposal made to me. I know that all your worldly prospects hang upon it; and I know you must, as you do, think me *ungrateful*, as *unworthy* of the kindness you have bestowed upon me. But, uncle, the *sacrifice* you ask is too fearful a one. I would willingly die, rather than make it. As I said before, I dare not make it, for I feel that I should do a wrong that no subsequent repentance could atone for — no subsequent act repair.

“This being the case, it is plain to me that I have no further claim upon you for support, protection, or love. This I have forfeited. Under this consciousness, as painful as it is to me, I feel constrained by every just consideration to pass from under your roof, and to look only to my own exertions for the comfort and blessings which I have so long and so freely received from you. That God may avert the calamity you so much dread, is my most earnest prayer. If, without committing sin, I could avert it, oh! how quickly would it be done!

“And now, dear uncle, let me say, and you must believe me when I say it, that in the feelings which prompt this act there is not a shadow of resentment. I have forfeited all claim to your protection and support, and I leave you under this assurance. May Heaven bring the time and opportunity for me to show you that I am not *altogether ungrateful* for the many kindnesses I have received at your hands! Lucy.”

The letter written by Lucy to her aunt more fully expressed the anguish of mind under which she was suffering, and showed how painful was the trial to which she had subjected herself. It was as follows:

“My Dear Aunt — This will inform you that I no longer feel myself at liberty to remain in my uncle’s house. In leaving it, as I now do, it is neither from anger nor resentment; nor is it from the *impulse of wounded feelings*; but from a deep conviction of the fact that I have no longer any right to receive from his hands the blessings and comforts of life, while I refuse to do almost the *only* thing which he ever asked me to do, and that, something of

such vital consequence to him. God knows how willingly I would make almost any sacrifice for either you or him! — but this was asking of me too much. I could not do it. *Death* would have been in every way preferable. With my views of marriage, and my feelings on the subject of the one proposed, to have yielded to my uncle's wishes would have been like consenting to the *destruction of my own soul*. The act, for me, would have been little less than a commission of the unpardonable sin. But he cannot see it thus, and, therefore, thinks me *ungrateful* for all the kindness with which he has blessed me. Alas! how little does he know my heart!

"In resolving to take this step, my dear aunt, it has not been without fully understanding its nature. In doing it, my greatest grief has been in thinking how deeply it will afflict you. You have been to me as my own mother. You have loved me with as pure a love as she could have felt, had she lived, and I know that you cannot part with me thus, without suffering the severest pain; nor will I suffer less. But what I am about to do, I feel *must* be done. I could not lift, again, my head in my uncle's house. I could not receive from his hands a continuance of what I have already so freely received — when, at the same time, I refuse to do for him what he tells me will save him from ruin. I pray that this dreaded evil may not visit him. If Heaven would only spare him this great reverse of fortune that he dreads, I think I could be happy, even though estranged from his love; but if the blow does fall, I shall be more wretched, I fear, than he can possibly be.

"I have only taken with me a few changes of clothing; nothing beyond that, I felt at liberty to take. All my best dresses and jewelry, also my watch and gold chain, you will find in my drawers. You have taught me the use of my *needle*, and have also taught me that a *life of idleness* is not a true life for any one — but a false life, leading always to unhappiness. I am likewise well-skilled in music; and am able, I think, to teach either the Spanish or French language. I shall, therefore, be at no loss for the *means of self-sustenance*. If I do not gain it by one of these abilities, I can easily do it by another.

"And now, dear aunt! with a heart full almost to breaking, I bid you farewell. Do not think strange or hard of me for this step. I cannot refrain from taking it. Believe that I love you as deeply, purely, and tenderly — as ever any child loved a parent; and that I believe you to love me as tenderly as ever any mother loved a child. For both you and uncle I shall never cease to pray. May your reward, for the kindness I have received at your hand, be a hundred fold. Lucy."

"Where has she gone?" asked Mr. Hartman, in a choking voice, as he finished reading his wife's letter.

"Heaven only knows!" was the reply. "Of that she has not breathed a word."

Mr. Hartman sank into a chair with a groan. The hour that followed was as full of *bitter reflections* as were any other twenty-four hours of his whole life.

CHAPTER 6.

The more Lucy reflected upon what she had done, the more fearful was she that, in calling upon Mr. Burnside — she had done her uncle a serious injury. She did not like the *manner* in which her allusion to him had been received. Nearly the whole night she lay awake thinking of this, and chiding herself for having acted with great imprudence. In the event of any disaster attending her uncle's business, she felt that she should be placed in a most unhappy position; for she would not know, but that this disaster had been occasioned by her act. This distressed her exceedingly. After much reflection, she finally came to the undoubted conclusion that she ought no longer to remain *dependent* upon her uncle, seeing that she could not act in accordance with his wishes; and in refusing, too, to do so, put all his worldly goods in jeopardy.

Another reason influenced her in this decision. It was this — the hope of being able to make some *return* for the kindness she had received at his hand. "If," thus she reasoned, "my uncle should lose all he possesses, and from affluence be reduced to poverty, it may occur, as it often has in similar cases, that no means of support will be left to him, at least for a time, and that both he and Aunt Agnes will be actually deprived of the *comforts*, it may be, the *necessaries* of life. In such an event, if I remained with them, I would only be felt as a burden. But, if I now seek to make use of the abilities I possess, for my own support, I may be then in a condition not only to maintain myself — but to aid them. I could teach music, or French and Spanish; or I could do ornamental needlework."

Viewing the subject in this light, completely dispelled all lingering doubts from her mind as to how she ought to act. For a time, she entertained the idea of informing her aunt of the course she intended to pursue; but this, a little reflection told her, would do no good, and would cause the step she had firmly resolved to take to be attended with unnecessary pain. It was better, she believed, to sever the existing connection with a blow — and then firmly resist all efforts to reunite it.

There was an old and very intimate friend of her mother's, a Mrs. Morton, who had always shown not only a warm interest in — but a good deal of affection for Lucy. Mrs. Morton was a widow lady in moderate circumstances. She had been brought up in, and all her life familiar with, good society. Her acquaintance was extensive and her influence considerable; for she was a woman of intelligence, great integrity of character, and benevolent feelings. She was one of the rare but beautiful instances we occasionally meet with of a truly green old age, in which all the warmer and more generous sympathies of the heart came fully into activity, instead of being overlaid and smothered by an *inordinate selfishness*, which had, in earlier years, concealed itself, for the sake of interest or the world's opinion, beneath heartless forms of good will. To Mrs. Morton, Lucy determined to go early on the ensuing day, submit the whole matter to her judgment, and be guided, as far as possible, by her advice in choosing the means of self-subsistence.

When Mrs. Hartman called into her room on the next morning and asked for her decision, she merely replied that she had no answer to make. "I do not wish to say no, aunt," she said, "and I cannot say yes."

"But your uncle expects a definite reply, Lucy. His mind is in great suspense. I am sure he has not slept an hour all night."

"It grieves me, aunt, to hear you say so," Lucy replied in a choking voice. "But I cannot say *yes* — and I wish to be spared the pain of saying *no.* Tell him that I have no answer to make."

Mrs. Hartman turned slowly from the chamber of her niece, and as slowly descended to rejoin her husband. She had been gone but a few moments, when Lucy felt that her reply was not as it should be; that it was her duty to give a *definite negative*. For the purpose of doing this, she followed quickly after her aunt, and reached the breakfast room just in time to hear her uncle's *bitter denunciation of her ingratitude*. The effect, as externally exhibited, has already been seen. In a little while after her uncle left the house, she returned to her room. Her

resolution to put her design into immediate execution was at once taken. Instead of a consultation with Mrs. Morton, prior to the proposed step, she determined to confer with her after she had taken it. After preparing the two letters which have already been given to the reader, she put a few clothes up in a moderate sized bundle, and with this, and about two pounds in her purse, quietly left the residence of her uncle. Mrs. Hartman heard her go downstairs, and leave the house — but no suspicion crossed her mind.

To Mrs. Morton, Lucy, with many tears, related all that had occurred, and asked for her counsel. After concluding, she said, earnestly —

"Do you think, Mrs. Morton, that I did wrong in not accepting the offer of Mr. Burnside, even under all the circumstances attending that offer?"

"Wrong, my child? No!" was the emphatic reply. "Marry Mr. Burnside! I would rather have seen you in your grave. No circumstances can justify a woman in marrying a man for whom she feels an internal repugnance; and it is no wonder that you felt such a repugnance to him. But I think you were wrong in going to him as you did. Such a step rarely does good, and may do much harm. That it will do harm in this case, I very much fear, for, if it has created in the mind of Mr. Burnside a *suspicion* of your uncle's tottering condition, it may so affect his business relations with him as to destroy all he has been seeking so eagerly to save."

"This is what I have feared. This is what gives me the greatest pain. I was beside myself when I acted with such glaring imprudence."

"It would have been much better for you to have waited until this morning, and then given a firm negative."

"I believe it would have. But I was so eager to avert the dreaded calamity with which he was threatened, that, in my innocence, it seemed as if it were only necessary to make an appeal to Mr. Burnside to awaken all his generous sympathies."

"Your *motives* were good, I know, Lucy. But the act showed how little you were acquainted with the world — how little you know of the utter disregard of others' interests that prevails among men of business. Had you made the communication you proposed to yourself to make, it would have destroyed your uncle, inevitably, within a week. Mr. Burnside would have declined all further transactions with him, and would have felt it his duty to himself to put all others on their guard whose losses in the event of his failure would be likely to affect him. You can easily see what would be the result. Like *leaven*, this lack of confidence would soon spread throughout the circle of his business relations, which, in the present state of your uncle's affairs, would produce the very evil you were so anxious to avert."

"Oh, yes! I see it all clearly enough. What madness! what folly in me to do as I did!"

"You cannot help it now, my child," returned Mrs. Morton kindly, "and we may be permitted to hope, that as nothing definite was *said*, no definite *action* on the part of Mr. Burnside will follow. I would not have pained you by showing so particularly the result likely to flow from the course you took, did I not think it right that you should clearly understand the impropriety of such a course. You may never again be in a similar position; still, a right comprehension of this matter can do you no harm."

"Most earnestly do I pray," said Lucy, "that the evil my conduct has invoked, may not visit him. That step was wrong — I see it; I feel it. But is this last step wrong likewise? Oh! I cannot believe that it is. How could I any longer exist upon my uncle's bounty? I could not. Mrs. Morton! Indeed, I could not! His presence, nay, the very thought of him, would have been daily felt as a rebuke."

"That you have done wrong in this," returned Mrs. Morton, "is not so clear. Still I do not feel altogether satisfied about it. I must see your uncle and aunt, and hear what they have to say."

“But will you not, before you see them,” urged Lucy, “try whether you cannot find me some employment? If I have this, I shall be able to act with much more freedom.”

“I will think it over. In the meantime tell me what you can *do* best, or what you would *prefer* to do.”

“I could give music lessons, or I could give instruction in French; or in drawing, painting, and ornamental needle-work. Do you not think that in some of these branches I might find employment?”

“Very readily, I presume. But I would not like to see you going from family to family for the purpose of giving lessons in music, because it would subject you to constant, improper, and annoying questions in regard to your separation from your uncle and aunt, and subject them to many suspicions, perhaps more discreditable than even the truth, were it fully known. The *effect* your withdrawal from their house is likely to have upon them, is a matter for you to consider, as well as your own feelings. It cannot, I think — but do them a serious injury.”

“How can that possibly be, Mrs. Morton?”

“How can you ask such a question, Lucy? Will not your separation from your uncle and aunt occasion all manner of questions, doubts, and suspicions, in the minds of their friends and acquaintances? Your act will place them in a very embarrassing position indeed. Bear this fully in mind before you take another step.”

“But how can I, after what has passed, go back again into my uncle’s house?”

“Perhaps the way will be made plain to you. Do nothing further until all is clear, and you can move onward, confident that you are right.”

“I will be guided by you,” said Lucy, in a broken voice, leaning her head against Mrs. Morton, and weeping bitterly. On recovering herself, she added, in a low and subdued tone — “*Think* for me, for my mind is all bewildered. Whatever you advise I will do, for I will believe your voice to be the voice of my mother speaking to me from a better world. You have often told me that you were as sisters, and loved each other very tenderly. Oh! then be to me, in this extremity, as my own mother would have been.”

Mrs. Morton felt deeply this touching appeal. She drew the head of the unhappy girl to her bosom, and soothed her agitation by words of affection and encouragement.

CHAPTER 7.

Although different in disposition, and holding, on many subjects, views by no means accordant, Annetta Laurie and Lucy Hartman were on terms of intimacy, as might be inferred from the fact that Lucy had mentioned to her the offer made for her hand by Mr. Burnside. Annetta was not a very *discreet* girl, and did not reflect that the communication made to her was one that should be considered *strictly confidential*. On her way home, she mentioned what she had heard to one or two gossiping acquaintances. As soon as she saw her mother, she said,

“Would you believe it, mom! Mr. Burnside has offered himself to Lucy Deer!”

“Oh no! I presume not,” replied Mrs. Laurie.

“Oh, yes, indeed he has!” returned Annetta, with animation. “I have just seen Lucy, and she is in sad perplexity about it.”

“Why so?”

“She says he is too *old* for her.”

“Too old!”

“Yes, indeed. She says he is a great deal too old, and that she cannot love him.”

“He’s not so very old, I am sure.”

“‘Over forty; and she’s not twenty yet.”

“But he’s as rich as a Jew. The girl is foolish. What does her uncle say?”

“He’s in favor of it.”

“Of course; and will *make* her have him.”

“I rather think he will find that hard to do. Lucy has a pretty strong will of her own.

“So had her mother before her, and so has her uncle. If she should refuse to marry Mr. Burnside, there will be a rupture between them, take my word for it.”

“I hope not, for I like Lucy very much. She has no relative but her uncle and aunt, and is dependent upon them for everything.”

“So much the more reason, then, why she should accept an offer like this. But it’s just the way with silly young girls. They never know what is good for them.”

Annetta did not fully approve of what her mother said, and yet it had its influence, like previous remarks of a similar tendency, in lowering in her mind, the standard of marriage; and in making her look to *external* considerations as of more importance than the *moral* and *intellectual* affinities of which Lucy had spoken, in their late interview. The remarks of her father, when he was informed of what had taken place, did not tend in any way to give Annetta higher views of marriage.

“She’ll never have another such an offer, if she were to live a hundred years,” was his brief reply to the communication.

On the next day, Mr. Laurie spoke of what he had heard from his daughter — to two or three, and each of them to as many more. In the course of a few days, it was pretty *generally known* that Mr. Burnside had offered himself in marriage to Lucy Hartman, and that she had *declined* the offer. This reaching Mr. Burnside’s ears caused him to feel indignant, and to seek by *revenge*, to throw suspicion upon the credit of Mr. Hartman, which he did so adroitly as not to show himself in any way, yet so effectually as to cause his failure in a week.

“I wonder what my young lady, *Miss Particular*, will say now?” was the remark preliminary, with which Mr. Laurie announced to his family the disaster that had attended Mr. Hartman’s business.

“Miss who?” asked Annetta.

“Why, Miss Lucy Hartman! Her uncle went all to pieces today; and will be broken up, it is said, root and branch. Maybe she would jump at Mr. Burnside now!”

“I am very sorry to hear you say so,” remarked Mrs. Laurie, with concern. “Will Mr. Hartman have nothing left?”

“Not if he acts honestly with his creditors.”

“Poor Mrs. Hartman! How I pity her. She is a woman liked by everyone. What a shame it was for her ungrateful niece to refuse the advantageous offer of Mr. Burnside.”

“But do you think he would have married her after her uncle’s failure?” asked Annetta.

“It is very generally believed,” said Mr. Laurie to this, “that the failure would never have taken place, if Lucy had accepted the proposal. Mr. Burnside was offended, and withdrew a heavy loan, I am told; and induced others who had often accommodated Mr. Hartman, to decline doing so any further, under the idea that he was not in a *safe condition*. Such a course, pursued towards almost any man in business, must inevitably destroy him, as it has destroyed poor Hartman. I could not stand such an attack upon my credit, and I know but few men who could.”

“It is thus, then,” Mrs. Laurie remarked, “that this girl has repaid her uncle and aunt for all they have done for her. I don’t know how she can sleep on her pillow. I don’t know how she can remain under their roof!”

“I believe she is no longer with them,” Annetta said. “I called to see her twice this week — but each time the servant said she was not in. And yesterday I heard it suggested by Miss Martine, who has also called several times, without seeing her, that she had been turned off by her uncle and aunt, and was now teaching French and Spanish in Mr. Bolmero’s school.”

“What ground had she for such an idea?” asked Mrs. Laurie.

“Her little sister Emma goes there; and Emma says they have got a new French and Spanish teacher, and that her name is Miss Hartman.”

“This may all be so, and yet the person not be *Lucy* Hartman. I do not believe a word of it. Mr. and Mrs. Hartman would not turn Lucy out of doors, if it were only for appearance’ sake.”

“Most certainly not,” said Mr. Laurie. “Although she has richly deserved it. It is not at all improbable, now, however, that she may have to teach French, or do something else for a living; the silly girl. If she *alone* were to

suffer, it would make no difference; but to involve her uncle and aunt, to whom she is under so many obligations, in the *consequences of her folly*, is another matter. How can they ever forgive her! I am sure I could not."

On the evening of the day following that on which this conversation took place, Mr. Arthur Lewis, the young man of whom Miss Laurie had spoken to Lucy, called in and spent a couple of hours with Annetta. It was the first time he had visited her. She sang and played for him, and did her best to make the evening pass agreeably, as well as to produce a *favorable impression* upon his mind. This last she succeeded in doing. Mr. Lewis thought her a pleasant girl, and went away very much inclined to follow up the acquaintance.

Once or twice a week, for the next two or three weeks, Mr. Lewis dropped in at Mr. Laurie's to pass an hour with Annetta. He met her, also, at parties twice during that time, and, on these occasions, was particular in his attentions. These attentions were quite agreeable to Annetta, and especially so to her mother, as Mr. Lewis was the son and partner of a wealthy and distinguished merchant.

Thus stood matters, when an event occurred that threw the family into the deepest affliction. Mr. Laurie complained one day, after dinner, of not feeling well, and said that he would go into his chamber and lie down for an hour. Two hours passed, and Mrs. Laurie went upstairs for the purpose of awaking him. She found him insensible. In great alarm the family physician was sent for. But he arrived too late. The vital spark was nearly extinct when he came; and he died in half an hour afterwards. The cause of his death was apoplexy.

Before the widow had time to recover from the effects of this severe affliction, she received the alarming intelligence that her husband's estate was *insolvent*. This almost crushed her to the earth. The executors and representatives of the creditors brought affairs to as speedy a termination as possible, so far as the widow was concerned. Although the whole estate would barely net fourteen shillings in the pound, it was agreed that the widow should be allowed to retain all the household furniture of her husband, and also be paid one hundred pounds in cash.

At the time of Mr. Laurie's death, he was living in a handsome house, for which he paid the annual rent of two hundred and forty pounds. He had three children; two younger than Annetta. The whole expense at which he was living was very nearly eight hundred pounds a year. Mrs. Laurie was an extravagant woman. The two younger girls were sent to the most extravagant schools; and the most fashionable and highest priced music teachers in the town employed to give them lessons on the piano and guitar.

With but one hundred pounds, and all income cut off, it was clear that this style of living could not be supported; and yet, week after week and month after month to all external appearances, with few exceptions, everything remained as it was before. The elegant residence was retained, and the usual style of livery, as far as could be seen, kept up.

CHAPTER 8.

“Mother,” said Annetta, one evening, about two weeks after the final arrangements had been made between her father’s executors and creditors, “is it not time for us to think of moving from this house? A single quarter’s rent will take nearly all the money you have, to say nothing of what it will cost to live.”

Mrs. Laurie did not reply immediately to her daughter’s question and remark — but sat, with her eyes upon the floor, as if reflecting upon her words. At length, looking up, she said, in a sad voice, “We shall have to move, certainly. But it may be as well to wait for a few weeks, and see what will turn up.”

“What can occur, mother?” asked Annetta, “to justify our remaining here?”

“I don’t know,” replied the mother, dreamily, “but something may occur.”

Just then the servant came into the room where they were sitting, and said that there was a gentleman in the parlor who wished to see Annetta. He had sent up his card.

“Mr. Lewis,” said Annetta, while a light blush flitted over her countenance.

“Mr. Lewis!” ejaculated Mrs. Laurie, in a quick voice. (The servant had retired.) “Does he not know of our misfortune as well as of our affliction?”

Annetta made no reply; but changed her dress quickly, and then descended to the parlor to meet her visitor. Mr. Lewis, who had called a few times since the death of Mr. Laurie, met Annetta with a kind — but not familiar manner. He sat with her for an hour, and then retired.

On rejoining her mother, Annetta was asked many questions as to what Mr. Lewis had said, and what state of mind he appeared to be in. The answers to these questions seemed to be satisfactory to Mrs. Laurie. After musing for some time, she said —

“We must *keep up appearances* for a while, Annetta, that is clear.”

“Appearances of what?” asked the daughter.

“Of wealth. We must support our present style as long as possible.”

“What good end will it serve, mother?”

“Can you not see?”

“Not clearly.”

“Do you think Mr. Lewis is aware of our present condition?”

“I cannot tell.”

“What is your inference?”

“That he is not.”

“Exactly my own. It is not to be supposed that he would still visit you if he were apprised that all our property had been swept away. Of this I am perfectly satisfied. One hope, then, remains for us, and only one; the hope that we may be able to conceal the change from him, until he offers himself, and you are married.”

Annetta shook her head, and replied —

“That, I fear, will prove both to you and me a vain hope.”

“I trust not,” said Mrs. Laurie. “At any rate, it is plain, that it is our duty to conceal all, as far as we can, and wait the result.”

“But how long can we wait, mother?”

“That is hard to tell. We shall have sixty pounds rent to pay in a little over two months, by which time all our money will be gone. But then, three months will elapse before another quarter’s rent is due, which will be five months from this, and that ought to be long enough to bring matters to a close between you, if it can be done at all.”

“How are we to live during the last three months of the time?” asked Annetta. “We must, in order to make our expenses as light as possible, take the girls from school, give up their music teacher, let the driver go, and keep only one cook and housemaid.”

To all this Annetta opposed no serious objection. A marriage with Mr. Lewis was, of all things, the most desirable consummation to which she could look, and if it could be brought about by the means proposed, she saw no objection to their being tried. But she suggested that her sisters had better be kept at school, for the reason that if they were taken away, it might by some means reach the ears of Mr. Lewis, and create a suspicion of the truth in his mind. This suggestion was approved by Mrs. Laurie. Then the policy of letting the driver go was discussed, and decided in the same manner. And it was finally agreed that the music teacher should not be dispensed with, at least for the present, as it was known that he was giving lessons to a younger sister of Mr. Lewis, to whom he might mention the fact.

All this finally settled, the work of *keeping up the appearances of wealth* was commenced. Annetta had frequent misgivings that all this was not right, and often asked herself what would be the effect upon the mind of Mr. Lewis after their marriage, should a marriage actually take place, on becoming apprised of the *gross deception* that had been passed upon him. Once or twice she spoke of this to her mother — but was silenced by her declaration that such a deception was perfectly allowable, and that she had known more than one instance where men had been deceived in their expectation of getting money with their wives, and had yet lived very happily with them.

“The great thing,” she would say, “is for him to *love* you. If you have his affections, you need fear nothing. Seek to gain these. Make yourself as *attractive* in his eyes as possible, and he will, in the end, consider you a *treasure* worth possessing, even if without a dowry. He has enough for you both, and will not feel a loss of anticipated monetary gains by marriage as of any consequence whatever.”

Still, Annetta could not help thinking that he might *despise her for her duplicity;* and feeling that such a sentiment would extinguish all love, if she had been left entirely to herself, it is not at all probable that she would have adopted and pursued a course similar to the one now entered upon; still, there was sufficient lack of principle in her mind to lead her to act a false part under the instigation and countenance of her mother.

A whole week elapsed from the time Mr. Lewis made the visit just alluded to, before he called again. This period seemed a very long one to Mrs. Laurie and her daughter, who had little to do but wait for him to make his appearance; and little at first to think about — but the anxiously desired result of his visits. Then another and

another week went by, Mr. Lewis dropping in at shorter or longer intervals, and keeping the mind of the mother and daughter in a constant state of anxiety and suspense, in regard to his intentions. To Annetta, there was something *constrained* in his manner; whether this was real or only imaginary, was a question that she could not decide, although it was often a matter of debate in her mind.

Week after week went by, and month followed month, and still the visits of Mr. Lewis were continued, although the hoped-for result of those visits was as much in prospective as ever.

The landlord, in some doubt as to the prompt payment of his rent, sent in his bill at the expiration of the quarter. He was agreeably surprised when his collector returned with the money that was due.

“I don’t exactly understand this,” he remarked to the collector. “Mr. Laurie’s estate only paid fourteen shillings in the pound, and yet his widow can afford to live in the same style that her husband maintained when he was supposed to be, and perhaps really thought himself well off in the world. How do things look about the house?”

“Everything is rich and elegant,” replied the collector.

“You saw Mrs. Laurie, I suppose?”

“Yes, sir.”

“How did she appear?”

“Troubled, I thought. But the recent death of her husband, and the embarrassment of his estate, may have occasioned that.”

“Very true. But did she say nothing about giving up the house? This is the last quarter of the year.”

“No. She merely paid the bill and took a receipt.”

“Strange! I cannot comprehend what it means. I would hardly think Mr. Laurie played an unfair game with his creditors.”

“He died too suddenly for that. He was in apparent good health up to the time of his death.”

“Still he may have meditated a failure, and withdrawn largely from his business in anticipation. Such things are done, you know.”

Thus the landlord speculated on the subject, and there were not a few others who tried — but in vain, to understand how the widow could support the style in which she lived.

At the time Mrs. Laurie paid sixty pounds to her landlord, the amount of one quarter’s rent, she had but four pounds remaining in her purse, and there were still one or two other bills to settle, which would require double that sum. In this extremity, a council was held for the devising of ways and means for *keeping up appearances*. After stating to Annetta the exact condition of affairs, Mrs. Laurie said,

“And now, my dear, the only course left us is to sell our silverware. But how is this to be managed without its exposing us to suspicion?”

“Could not John the footman sell it for us?”

“Oh, no! It would not do to trust him with this business. Perhaps, before he got home he would meet old Mr. Lewis’ footman, and tell him on what errand he had been. Oh, no, Annetta, we must do this ourselves. I’ll tell you what I have thought. Suppose you go to some jeweler and silversmith, and ask him to come here and look at some old silverware that we wish to sell. How would that do?”

“I suppose it would do very well,” returned Annetta, abstractedly. She was wondering at the moment if Mr. Lewis would ever make the expected offer for her hand; or if all their efforts to keep up appearances would not at last prove unavailing.

“You must be sure,” said her mother, breaking in upon her reverie, “to say particularly, that it is old silverware; and it might be well to add, as if incidentally and indifferently, that having just purchased a large and costly service, this was now altogether superfluous, and in the way.”

On this errand, under instructions from her mother, Annetta set forth. She reached the shops by the way of Grand Street, and from that point went higher up into the Bowery. She passed several jewelry shops before she ventured into one. A large show of silver cake baskets, salvers, etc, decided her to make choice of the one she did. On entering she found the only worker to be a very short, round-backed, wrinkled and freckled faced man, who looked as if he had seen at least fifty or sixty winters, although they had not been cold enough to extinguish the bright sparkle of his small, dark eye. His whole countenance was Jewish. He came quickly forward as Annetta entered, and asked her what she would have. With a slight air of embarrassment, and some hesitation, she said —

“Do you buy old silver?”

“Oh yes, ma’am!” was the quick reply, the Jew bowing lower and smiling more blandly. “Have you any to sell?”

“Yes, sir.”

“How much?” was inquired.

“A number of old pieces of silverware that we wish to get out of our way.”

“Ah, indeed!” The Jew’s internal satisfaction at this information took the smile from his face. “How much do you think them worth?”

“I don’t know exactly. Sixty or eighty pounds, I suppose. We have just bought a large and elegant service, and wish to get this *old stuff* out of our way.”

The very manner in which Annetta uttered this, as well as the expression of her face and the unsteadiness of her eye, satisfied the Jew, who marked every word, tone, and look accurately — that she was not speaking the truth.

“Sixty or eighty pounds!” he said, “So much?”

“Yes, sir. But, perhaps you do not wish to make so large a purchase.” And the eye of Annetta wandered around the shop.

“It matters not; the amount is of no consequence to me,” was replied. “Where can I see this old silverware?”

“At my mother’s house.”

“What number?”

Annetta gave the required directions, and the man promised to call within an hour. Not long after she had arrived at home, he came, accompanied with another man who carried a large basket. On a table he found displayed an entire tea service of massive silverware, including two large salvers, of exquisitely workmanship, and almost as good as new; the whole of which had been purchased ten years previously, at a cost of one hundred pounds. This was the “old stuff” that Annetta told him they wish to get out of their way. The Jew smiled inwardly as his eyes ran over the various articles in the service, and marked their style and condition, and felt a pleasant assurance that he would be able to effect an operation such as, if made every day, would cause his head to rest at night, most peacefully upon its pillow.

“How much do you expect to receive for this?” he asked, by way of ascertaining, as nearly as possible, how far his customers understood the *value* of what they had to sell, as well as the method by which an accurate valuation was to be had.

“Whatever it is worth,” replied Mrs. Laurie, “it cost originally one hundred pounds — “

“But it is old and out of fashion now, and only fit to melt up,” said the Jew.

To this, the mother and daughter had nothing to object, for it was precisely what Annetta had herself said when she called upon the silversmith, although the tasteful pattern and elegant workmanship of the whole set contradicted the assertion.

“I suppose it is worth, as old silver, nearly eighty pounds,” said Mrs. Laurie.

“Eighty!” said the Jew, with a look of astonishment. “Oh no, madame, it is not worth near as much. The workmanship, so you can see, is very elaborate, and cost more than the material. That is all thrown away, as the silverware is worn, and only fit to melt up.”

“But could it not be sold as it is? the pattern is very beautiful,” said Mrs. Laurie, whose anxiety about the money to be received had caused her to forget the necessity of *keeping up appearances*. She was called back to self-possession, and affected indifference by the remark from Annetta, carefully made, that it was old-fashioned now and could not be expected to sell.

“No, of course not,” she said; “I had forgotten that. No one who is able to purchase so costly a set as this, would have one except of the very latest patterns.”

“That’s just it,” chimed in the Jew, blandly. “We never can sell a piece of costly silverware, if the style is not perfectly new.”

“How much do you think it will bring?” Mrs. Laurie now asked.

“Indeed, I cannot tell, madam, until I have weighed it accurately. But you may depend upon my accounting for its full value to an ounce. I purchase large quantities of old silver, and am known as a fair dealer in the business. It was only last week that I bought a gentleman’s refuse silverware for which I paid him one hundred and twenty pounds.”

“Ah! so much?”

“Yes. It was the old silverware of a rich merchant of town who has just built himself a splendid palace, and is furnishing it in the most costly manner. Some of his silverware had only been purchased about five years, and was magnificent.”

“That of course you did not melt up,” said Mrs. Laurie.

“O yes, madam! It all went into the crucible. I paid him just the price of *old silver*. It was worth no more to me. These costly pieces of silverware can never be re-sold at second hand. No one able to purchase them, will have anything but what is new.”

All this Mrs. Laurie and her daughter were simple enough to believe, and also simple enough to let the cunning silversmith take away their silverware to be accounted for at his own valuation. It was arranged that Annetta should call in a couple of days and receive the amount to be paid. This time passed in anxious suspense. After the Jew had been allowed to take away the silverware, both Annetta and her mother began to have *misgivings* that he would not deal fairly with them. They could both recall a sinister expression in his face, which they did not remark upon when he was present; and upon reflection, the falsehood of what he had so boldly alleged about the impossibility of selling a handsome piece of silverware, because it was second-hand, was clearly apparent to their minds. They forgot that they had themselves made this suggestion.

At the time appointed, Annetta went to the shop of the Jew. She found him very pleasant and affable.

“Have you ascertained the worth of our silver?” asked Annetta.

“Yes, ma’am,” replied the Jew, smiling; and he turned to a book in which the value appeared to have been entered. After poring over this for a little while, he said —

“It is worth twenty-three pounds, fourteen shillings, and eightpence, to a fraction.”

“Is that all?” asked Annetta, in a thick voice.

“Yes, ma’am. I weighed it myself, and with great accuracy. The value is precisely what I have said. I supposed that it would have been greater — but the largest piece I found, on breaking it up, to be merely *plated*, not solid silver.”

“Have you, then, broken it all up?” said Annetta.

“O yes, ma’am. It is all melted down. Here is a mass of the silver,” and the Jew took a bar of the precious metal from the drawer, and exhibited it to Annetta.

The disappointed girl felt that she was completely in the silversmith’s power, and that all parley with him would be useless. She therefore asked him to pay her what was due, which the man did readily, being careful, however, to take her receipt in full for the money. Placing the amount in her purse, Annetta retired with a heavy heart.

CHAPTER 9.

OW much did he pay you?" eagerly asked Mrs. Laurie, as her daughter entered the room where she was sitting. "Twenty-three pounds, fourteen shillings, and eightpence," replied Annetta, in a deep hoarse voice.

"What?"

"Twenty-three pounds, fourteen shillings and eightpence."

"On account?"

"No, ma'am. That, he said, was all the silverware was worth."

"You should not have taken it. He has *cheated* us shamefully," said Mrs. Laurie.

"There is no doubt of that — but I could not help myself. He had melted it all up. The large waiter he said was *plated* instead of solid silver."

"That is false. It was every ounce silver, and alone worth fifteen or twenty pounds."

"He had us completely in his power, and he knew it. There was and is no redress," said Annetta. "To seek for justice, will only cause an exposure of our real condition and make bad worse."

The truth of this fell like a cold blast upon the heart of Mrs. Laurie, withering up many a tender bud of hope. She could not refrain from weeping. The disappointment was too severe to be borne without an exhibition of the pain it occasioned. It took many hours for her mind to recover its tone, during which time she shut herself up in her room, and brooded in sadness over the almost hopeless condition of her affairs.

After tea, on that evening, Annetta dressed herself, as usual, to await the coming of her lover. It was more than a week since she had received a call from him. The time seemed very long, and gave occasion for many misgivings and much anxiety. These, however, were relieved in a measure by one of his welcome visits.

"You look pale this evening," he said, after he had taken her by the hand, with an air of more than usual cordiality. "Are you not well?"

"I am very well," she replied, smiling, "with the exception of a slight headache. I was not aware that I looked pale."

"Rather more so than usual." As Mr. Lewis said this, his eyes rested upon her with so steady a gaze that her own sank beneath them to the floor. There was something real or imagined in their expression, that made her heart flutter for a moment. When she again looked into his face, that expression, whatever it was, had vanished. "Did I not see you downtown this morning?" the young man asked.

This question, so unexpected, startled Annetta. Her first impulse was to say no — but the instant thought that he might have seen her so distinctly as to make her presence in that part of the city a matter to him of certainty and not doubt, prevented the utterance of a falsehood.

"I don't know," she replied, after slightly hesitating. "I made some calls in East Broadway this morning, and passed down the Bowery on my way to that part of the city."

It so happened that Mr. Lewis had observed her going up the Bowery, and had actually seen her enter the shop of the *silversmith*, who had purchased her mother's silverware. This he did not mention — but a doubt arose in his mind as to whether it were precisely as she had said. That is, whether she had really been visiting in East Broadway. But he drove out this ungenerous thought in a moment, as unworthy of him and a wrong to her.

"You remember the Hartmans?" he said, during a pause in the conversation that followed.

"O yes! What has become of them?" "You know that Mr. Hartman failed in business?"

"Yes."

"It is said that this failure was hastened, or in part occasioned, by the refusal of Lucy Hartman, his niece, to accept an offer of marriage made to her by Mr. Burnside, who was so angry that he withdrew some borrowed money from the hands of Mr. Hartman at a critical period, and secretly assailed his credit."

"Yes, I remember hearing that said," returned Annetta. "And also, that Mr. Hartman had turned his niece out of doors, and that she had since been teaching in Mr. Bolmero's school. Do you know whether that is true or not?"

"The last part of the story is true; but the first part I believe is all a mistake. She left her uncle's house *voluntarily*, after declining the marriage?"

"Indeed! I never heard that."

"It is true, I believe. I had it from Mrs. Morton, at whose house she has ever since been residing."

"At Mrs. Morton's?" ejaculated Annetta in surprise. "Is she boarding there? I did not know that Mrs. Morton took boarders."

"Nor does she," replied Mr. Lewis. "While the mother of Lucy Hartman was living, she was one of Mrs. Morton's most intimate friends. Since her death, a warm affection has existed between Mrs. Morton and Lucy. When the latter felt it to be her duty to act in opposition to the wishes of her uncle, who insisted, it is said, upon her marrying Mr. Burnside — she felt it to be also her duty to leave her uncle's house and depend upon her own efforts for a support. There was no one to whom she could so well go for counsel as to her mother's friend, and to her she went. Mrs. Morton conferred immediately with Mr. and Mrs. Hartman on the subject, and they made every effort in their power to induce Lucy to come back — but no persuasion could induce her to break the resolution she had taken to depend upon herself alone. It was then agreed between Mr. and Mrs. Hartman and Mrs. Morton that Lucy should remain for a time at her house, and under her protection. But this did not satisfy Lucy — she would rest short of nothing but some *employment* by which she could maintain herself in independence. This being the case, Mrs. Morton applied for and obtained a place for her in Mr. Bolmero's school as a French and Spanish teacher, for which she is now receiving a salary of one hundred and twenty pounds a year."

"Isn't she a strange girl?" said Annetta. "I always knew her to be proud and self-willed."

"There may be less of pride and self-will than true independence in all this," suggested Mr. Lewis. "That she acted right, the sequel will show. Her uncle's failure made a total wreck of him, in mind as well as in property. He lost all energy, and sank into supineness and indifference. Of course he was reduced to poverty, and had it not been that Lucy almost forced the money she earned upon her aunt, they would have suffered for the necessities of life. A week ago Mr. Hartman, who has been quite sick for a month, died. I saw Mrs. Morton today, and she tells me that Mrs. Hartman and Lucy have rented half of a house, and are now living together again. She expresses much regret in having to part with Lucy, of whom she speaks in very warm terms. Now, is not that a romantic — but interesting and instructive history?"

“It is romantic enough, certainly. I have heard Lucy much blamed for her conduct. The thought that her uncle was totally ruined in business, and his death hastened in consequence, must be a distressing one to her, knowing, as she does, that *she* might have prevented it all.”

A reply so different from what Mr. Lewis had expected to hear from the lips of Annetta, caused him to look at her for a few moments with surprise.

“Do you not approve of what she did?” he asked.

“I suppose it is all right,” Annetta said, in rather an equivocal voice. She perceived that her remark had not made a favorable impression. “But the inducements to act differently were certainly very strong. Few girls could have resisted them.”

“What were the inducements?” asked Mr. Lewis.

“The great wealth of Mr. Burnside was one inducement; but the strongest motive for accepting the offer, was the peculiar condition of her uncle’s affairs, with which I am told she was made fully acquainted before she declined it, as well as with the effect that must follow.”

“So I understand; and so much the more noble do I esteem her conduct. It is a great act, Miss Laurie, for a young girl, against such an array of influence, to decide to do right, and to adhere as firmly as Lucy Hartman has done to her conscientious decisions. The wreck of her uncle’s affairs was a small matter compared with the total wreck of her happiness. He had no right to ask for this *sacrifice* — nor had she a right to make it. No one can censure her justly.”

Annetta was surprised to hear an expression of such sentiments by Mr. Lewis. It caused more than a doubt as to the true policy of the course she was pursuing. When she rejoined her mother, and repeated a portion of his remarks, Mrs. Laurie did not herself feel altogether satisfied. But there was no looking back now.

Before retiring for the night, the mother and daughter held an earnest conference upon the present state of affairs. Instead of receiving sixty or eighty pounds for their silverware — but twenty-three pounds fourteen shillings and eightpence had been obtained.

“I am afraid the music teacher will have to be dispensed with. Twelve pounds a quarter for the two girls is a large item in our expenses,” said Mrs. Laurie.

“And so is four pounds a month to the driver,” returned Annetta. “I think we had better let John go. He is no very great use to us. I believe the last three times that Mr. Lewis called, he was away, and the housemaid had to go to the door. The effect of that, you know, is the same on the mind of Mr. Lewis as if we had no driver at all. He wouldn’t know the difference.”

“I think you are right,” said Mrs. Laurie. “John’s month is up the day after tomorrow. I will notify him in the morning that we shall not need him any longer. The difference in our expenses, after letting him and the music teacher go, will be at least ten pounds a month. Half as much as the rent.”

“A very great saving that, certainly,” remarked Annetta.

“And I think, as a matter of prudence, we had better take the girls home from school for the present. Their bills are very high. There is no telling how long Mr. Lewis will be in coming to the point. After sacrificing everything, it would be dreadful to break down at the last moment, exposing everything, and ruining everything.”

“Indeed it would!” said Annetta, with a deep sigh.

These matters determined upon, the unhappy mother and her no less unhappy daughter retired for the night; but not to pass its silent hours in sweet refreshing sleep; this came not to their pillows — but, instead, long wakeful hours of troubled thoughts, and brief periods of slumber, broken ever by anxious or frightful dreams.

CHAPTER 10.

On the evening that Lucy Hartman formed the subject of conversation between Mr. Lewis and Annetta Laurie, she was with her aunt. As Mr. Lewis had said, part of a house had been rented, at the suggestion of Lucy; and into this her aunt had removed the remnant of her furniture, and once more held to her bosom the loving — but truly high-minded girl, whom no inducement could tempt from her duty to herself. *Life's fiery trial* had revealed the *pure gold* of her character, and made it shine brighter from the many contrasts around her.

"I prayed, dear aunt," she said, with tears in her eyes, as they sat together on that evening, "that the day might come which would fully prove the love and gratitude I bore you."

"I never doubted it, for an instant, my child. It needed not this evidence to convince me of the fact," replied Mrs. Hartman.

There was silence for some time. Then Lucy said, with a tremulous voice —

"Aunt, tell me truly, did you in your heart blame me? Did your heart approve or disapprove my refusal to become the wife of Mr. Burnside, even under the circumstances?"

"My dear child!" replied Mrs. Hartman, with emotion, "I have never blamed you; but have thanked Heaven, over and over again, that you had the firmness to do right, even with such potent influences against you. In all the wreck and ruin in which we were involved, I have never once regretted your course. You did right, my child, and that consciousness, though all the world condemn, is heaven's smile of approval."

"But my uncle?" murmured Lucy.

"The passionate words he uttered in the bewildering agony arising from the bitter disappointment your answer occasioned, were the last ever spoken in connection with your name, that were not marked by tenderness and good-will," replied Mrs. Hartman. "You don't, of course, know that on the very morning you left our house, Mr. Burnside withdrew his proposal for your hand. So you are clear of all consequences that your refusal, if made, could have occasioned."

"And you don't know," returned Lucy, "that this withdrawal was occasioned by *my* own act."

"How by *your* own act?" inquired Mrs. Hartman.

Lucy then related all the circumstances connected with her visit to the house of Mr. Burnside, and the interview that had passed between them. Her aunt was speechless with surprise.

"I know that I acted very wrong," Lucy said. "But I did it all for the best. I could not consent to become his wife; that was impossible; but I hoped to gain all for my uncle that he looked for in my marriage, and to do this, I was willing to make any effort and any sacrifice that I dared make. I am afraid, however, that I did harm instead of good, and this has troubled me more than anything else. Before I went to the house of Mr. Burnside, it seemed to me that if I would throw myself upon his generous feelings, and then make an appeal for aid in behalf of my uncle, all that I desired would be gained. But I was not long in his presence, before I saw that I had committed a great mistake; and I then retired as quickly as possible. I said nothing about uncle's circumstances or needs — but I admitted that he was desirous that I should accept the offer of marriage, and I fear, created a suspicion of the truth in his mind."

"It was an error, doubtless," Mrs. Hartman said, in reply; "but an error committed under circumstances of extreme distress and confusion of mind, and with a good end in view. You are not, therefore, to blame, Lucy. If

blame attaches anywhere, it is to those who forced you into a situation where so much doubt attended every step, no matter in what direction it was taken."

"My uncle had no suspicion of this?"

"Not the least."

"I am glad of that, for it might have created in his mind the impression that to my direct agency was attributable his failure in business."

"No; he would not have thought so, even if he had known the fact you have just related to me," returned Mrs. Hartman. "No temporary relief, such as he would have obtained from Mr. Burnside, even if you had married him, would have saved his business. Of that he was subsequently well convinced, and has often said so. After his failure, he came into the possession of information in regard to Mr. Burnside, which fully satisfied him that little advantage would have accrued to him by your marriage, had it taken place."

"He did not, then, blame me at the last?" said Lucy.

"No, dear. Very far from it. I have more than once heard him say, that he was thankful you did *not* become the wife of Mr. Burnside; and I know he was prouder of you than if you had been a queen, although he was always so serious and reserved when you came to see us. He admired your independence, at the same time that he was grieved and mortified at the cause that led you to the course of action you thought best to adopt."

"Oh! what a *mountain* your words have taken from my heart!" Lucy spoke, in a changed tone, and with a brightening countenance. "Deeply has the thought, that my uncle felt in his heart that I had acted ungratefully towards him, pained me. I could not get it out of my mind. It haunted me day and night — sleeping and waking. And yet, I knew that I was not ungrateful. I know that, for his comfort and happiness, I was ready to sacrifice almost anything. But now, my heart is at rest. Oh! what would I not have given to have known this before!"

CHAPTER 11.

The driver was discharged, the girls brought home from school, and the music lessons suspended; but for all this, the purse of Mrs. Laurie grew lighter and lighter every day, and her heart, and the heart of Annetta, heavier and heavier. Mr. Lewis still kept coming and coming, now at shorter and again at longer intervals, his manners filling them with encouragement at one visit, and at the next depressing their hopes to zero. Certainly, the young man's conduct was a little unaccountable. The frequency and regularity of his visits indicated that his intentions were of a serious character; while his manners towards Annetta rarely went beyond what any lady might expect from a gentleman with whom she was well acquainted. What his real purpose was, in visiting at the house of Mrs. Laurie, could not be deduced clearly from mere appearances.

The hope deferred, that makes the heart sick, had still to be borne by Annetta, day after day, and week after week. This could not be without its paling her cheek and sinking her eye deeper in its socket. Mr. Lewis marked this, and it troubled him. A. word would have brought back the bloom to her cheek and the glad dancing light to her eye — why did he not utter that word? Yes! Why did he not utter it? That is the question. Why did he come and sit with her for hours, almost every week, and talk with her, in a cheerful pleasant way, of things near and more remote, in which she in vain tried to feel an interest — and yet not utter the one word that would have raised her heart from the great deep of despondency to the pinnacle of joy? Did he not know that his conduct was putting *thorns in the pillow* of that maiden, so that she could not sleep? What was he? A friend or a lover? What would the deeply suffering inhabitants of that richly attired — but cheerless mansion, not have given to know!

The days and weeks went by, and Mrs. Laurie's purse grew lighter and lighter. Six weeks of the new quarter had elapsed.

"We shall have to part with something else, Annetta," said the mother, as they sat musing one day in silence over the fearful uncertainty that surrounded them. "I have but two pounds left."

Annetta looked sadly into her mother's face — but did not reply.

"I have thought that we could spare our gold watches, chains, and pencils very well. The watches cost each twenty-five pounds, and the chains and pencils something over twenty pounds. They are nearly new, and ought to bring a very good price."

"If an *honest purchaser* could be found," said Annetta, in answer to this.

"We must not put them into the hands of that Jew, of course," returned Mrs. Laurie.

"To whom can we sell them? I am sure I do not know. Trust whom we will, that we dare offer them to, and we are liable to the same kind of treatment that we have received, and will probably not get over twenty pounds for what ought to bring forty-five pounds.

"All that is true enough," replied Mrs. Laurie. "Still something must be done. There is no looking back now. We must have money, or we can no longer *keep up appearances*; and there is only one way to get money, and that is by disposing of such articles as we have no need of keeping. These must be sold for the most that we can get for them."

"Will you not try to sell them, mother? My efforts turned out so badly, that I cannot bear the thought of going again on a similar errand," said Annetta.

“Indeed, my child, I cannot do it,” returned Mrs. Laurie. “I haven’t been to the street *door* for months, much less beyond it. You are younger and lighter, Annetta, and on you must fall this unpleasant task. I wish from my heart you could be spared; but I see no possible way by which it can be done.”

“If I must, I suppose I must,” said Annetta, gloomily. “I think, however, that it will be more prudent to try one of the watches first, and see what it will bring. If we suspect unfair dealing in regard to it, we can take the other, with the chains and pencils, somewhere else.”

“You are, no doubt, right in that,” replied the mother. “If we had adopted this course with our silverware, we would have received double what we actually obtained for it. Yes, try one watch first. The only danger is, the greater liability of having the errand you are on discovered by someone who will give it *wings*. The oftener you go out, the greater the risk that is run.”

“I know that very well. When I went to receive the money for the silverware, Mr. Lewis saw me in the Bowery; and ten chances to one if he doesn’t see me when I go out to sell the watches.”

But talking over the matter did no good, and so Annetta said, rising up and making preparations for going out. With one of the gold watches, beautiful, fully jeweled, in her pocket, she started forth and again directed her steps to the Bowery. She dared not venture into any Broadway shop on such an errand, for fear of meeting a familiar face. After reaching the Bowery, she turned her steps down instead of up, and entered the first jewelry shop on her way. A man was standing behind the counter, who bowed to her politely as she came in. His face was rather more kind than that of the Jew, and showed him to be a different kind of person altogether. With some embarrassment in her manner, which she tried hard to overcome, Annetta drew forth the watch, and asked, in a low, hesitating voice, if he did not wish to purchase it.

“Our business is to *sell* watches, Miss, not *buy* them,” said the man in a pleasant way.

“Then you do not wish to buy it?” she said.

“No, Miss,” was the quiet answer.

Annetta slipped the watch into her pocket, drew her long dark veil quickly over her face, and retired from the shop. The man looked after her curiously for a moment, and then an expression of doubt and suspicion passed over his face.

“Something *wrong* there,” he said to himself. “I might have bought that watch for a mere song, I suppose — but it would have cost me in the end, I am inclined to believe, a good deal more trouble than it is worth.”

The answer which the jeweler gave to Annetta discouraged her completely. The fact that men keep shops to sell, not buy goods, had not before occurred to her, self-evident as it was, because she had never had occasion to think upon the subject. To offer a watch for sale, therefore, to a watchmaker and jeweler, she clearly saw to be a very unusual proceeding, not likely to be attended with much success, even if it did not subject her to unjust suspicion.

In this state of mind she walked on, passing street after street, and not finding courage enough to enter any one of the various shops she passed, where articles such as the one she had in her pocket were displayed in the windows. The widening of the street at Chatham Square reminded her that she was going far out of the way, without effecting the object for which she had come out. A thought of the *disappointment* her mother would feel if she were to return without either effecting a sale or getting some offer for the watch, made her determine to conquer the reluctance she felt, and venture into another shop in the hope of meeting with better success than attended her first effort.

In returning up the Bowery, after having walked the distance of a few streets, she saw a little before her a window filled with watches, and as she drew nearer, read upon a small sign beside the door, “New and Old Gold and Silver Watches Bought and Sold.” She was about entering this shop, when the voices of men within caused her to turn quickly away and move on again. Another shop, without, however, the inviting sign which she had just read, soon came in view, the window exhibiting rich array of jewelry, watches, and silverware. With a desperate resolution, Annetta, after half pausing, in order to see if there were any customers inside, forced herself to enter this shop. Her observation had not been very accurate, for she found, after she had entered, that there were a gentleman and lady within, making some purchases. A clerk was attending to them, and a man, who seemed to be the owner of the shop, arose from a bench at the window where he was at work upon a watch, and stood up beside the counter to attend to her. Annetta glanced half around at the lady and gentleman on the other side of the shop, and then asked to look at some silver thimbles. A small box, containing a dozen or two of the articles for which she had inquired, was placed on the glass show case before her, and she fitted herself with a thimble. While receiving change from a five shilling piece which she had given in payment, she said, in a low voice, as if making a casual inquiry,

“Do you ever purchase watches or articles of jewelry that have been slightly used?”

“Sometimes we do, ma’am,” replied the man.

“A young friend, whose circumstances have become changed, has a handsome gold watch that she wishes to sell,” said Annetta, the unsteadiness of her voice as she spoke, betraying the personal interest she felt in the matter. “I promised that I would make an effort to sell it for her.”

“Did you bring it with you?” asked the watchmaker.

Annetta drew forth the watch from her pocket and laid it upon the show case. The man took it up, opened it, and carefully examined it throughout.

“How much does your friend ask for it?” he inquired.

“She did not set any price. It cost twenty-five pounds.”

“I would like to sell a dozen or two just like it for sixteen pounds,” returned the man, taking from his case two or three watches, and opening and displaying their works to Annetta, whose inexperienced eyes could see no difference between the beauty and excellence of these, and the one she owned.

“These are precisely like your friend’s watch,” said the man. “And all we ask for them is sixteen pounds. I presume this was purchased in Broadway.”

“No, sir; it was bought in London by my fa . . . — by the father of my young friend, before he died, and brought home as a birthday present. I think she told me that it was purchased from a celebrated manufacturer there, named — let me see — what was his name?”

“Tobias,” said the man.

“Oh yes, that was the name.”

“And these are all *Tobias* watches, and just as good as the one bought by the young lady’s father.”

“How much do you think it worth?” asked Annetta.

“I hardly know. I wouldn’t be willing to pay over twelve pounds for it.”

“My friend expects to receive more than that,” said Annetta; the words, “Twelve pounds,” sounding like a knell in her ear.

“I could not sell it for over fourteen pounds, at most, and would not, therefore, be willing to give over twelve for it.”

“If I should meet with no better offer, I may, perhaps, see you again,” said Annetta, returning the watch to her pocket. “Her sister has one just like it that she talks of selling.”

“Bought in London?” inquired the watchmaker.

“Yes. They were both purchased at the same time.”

“At the same price?”

“Yes, sir. And with both were purchased elegant gold chains.”

“Are they for sale, also?”

“I believe so. That is, if anything like a fair price can be had for them.”

The man stood musing for some moments, and then said, slowly, as if half in doubt:

“I don’t know. Perhaps I might be willing to pay thirteen pounds apiece for the watches. At any rate, I will think about it. If you conclude to sell them at this price, you can give me a call; and you may bring the chains along; perhaps we may be able to strike a bargain for them also.”

But little encouraged by this offer of about half the price originally paid for the watches, Annetta left the shop, determined to try what could be done a little farther down, at the place where she had been deterred from entering by the sound of men’s voices from within. This shop she was glad to find free from customers. The occupant was a young man, with a Jewish face. He stared fixedly at her as she came up to the counter, at the same time bowing in a rude, half-familiar way. Annetta hardly knew whether to offer him the watch or not; for there was something about him *exceedingly repulsive* to her. Nor was the appearance of things in the shop, in which there was a strong odor of cigar smoke, very attractive.

“What can I sell you today, Miss,” said the young man, seeing that she hesitated about declaring the object of her visit.

“I see, by your sign, that you purchase gold watches,” she replied, thinking it best to make an effort to effect a sale, as long as she was in the shop.

“We do, Miss,” was briefly answered. “I have one that I wish to sell.”

“Will you let me see it, Miss?” Annetta produced the watch; not with much alacrity, however, for she felt no hope of making a sale there at anything above the offer she had already received. The young man took it from her hand and examined it with much attention.

“Full jeweled, I see,” he remarked, “What did this watch cost?”

“Twenty-five pounds,” replied Annetta.

“Is it yours?” asked the young man, looking steadily at her.

Annetta drew her veil over her face, as she replied,

“I have it to sell, sir. Do you wish to purchase?”

“That will depend pretty much upon the *price* that is set upon it. How much do you want for it?”

“It ought to bring me sixteen or eighteen pounds.”

The man compressed his lips tightly, and shook his head.

“I might give eight for it,” he said, indifferently.

Annetta reached out for the watch — but the young man still retained it in his hands, and rather drew it towards him.

“Let me have the watch, if you please. I cannot sell it for any such price.”

“Perhaps I might give a little more for it,” remarked the young man, still keeping the watch in his possession.

“Not as much as I wish to receive for it, I presume. I have already refused the offer of thirteen pounds.”

The man shook his head incredulously, replying, as he did so, in a rude manner,

“Nobody would be fool enough to give that for it.”

“Let me have the watch, if you please,” said Annetta, in a firm voice, her cheek reddening with indignation at the young man’s insulting manner.

“I think you said it was your watch,” remarked the keeper of the shop, looking earnestly at Annetta, and trying to read her countenance through the thick veil that covered it; but without restoring the article he named to its owner.

“I don’t know that I said so. But we will have no more words about it. If you will pay me sixteen pounds for the watch, you can have it; if not, please return it to me.”

“You needn’t be so huffy about it,” returned the man, coarsely. “We never buy an article like this without knowing all about it. If it is really yours, and come fairly by — pardon my plainness of speech! — I might be tempted to give you a little more than my first offer; say ten pounds. Of course, I understand all about your having had an offer of thirteen pounds — mere romance, of course! I am used to such things — can’t deceive me — old hand.”

Annetta trembled from head to foot with alarm and indignation.

“Give me the watch, sir!” she said, with much agitation.

The man stepped a few paces back, and pulled a bell-rope. In a moment or two, a smart looking lad entered. To him he gave some directions in a low tone, now and then glancing toward Annetta, the boy’s eyes at the same time following the direction of his. A single word of the communication that passed between them reached the young lady’s ears, and caused every nerve to quiver. It was the word “Police.”

“Be quick!” said the man, as the lad moved towards the door.

“Let me have my watch, sir!” Annetta spoke in a husky voice.

“Don’t be so impatient, Miss; I am sure we can strike a bargain. I don’t know but I might be tempted to offer you ten pounds. It’s the full worth of it; but then it’s a very fair article.”

Annetta turned away, and was moving towards the door, when the man called after her and said,

“What are you going for? Here?”

Annetta came back to the counter.

“Will you return me my watch, sir?” she said. “Say in a word, ‘yes,’ or ‘no.’“

Just then the lad came back, panting as if he had been running at the height of his speed.

“A single word of the communication that passed between them reached the young lady’s ears, and caused every nerve to quiver.”

“He’ll be here in a moment, sir,” he said.

“Very well,” returned the man.

“Police.” “Here in a moment.” These words thrilled through every nerve of the frightened Annetta. She clearly understood the whole matter. Without a word more she hurried from the shop, and ran for the distance of at least two streets, until she was so exhausted that she could continue this speed no longer. Then she walked as rapidly as possible the remainder of the distance home.

Anxiously had Mrs. Laurie awaited the return of her daughter. The time that she was away seemed very long to her. At last she heard the bell ring; and shortly afterwards the street door shut. Then there was the sound of hurrying feet along the hall and up the stairs. In a moment after, Annetta entered the chamber where she sat, with a pale face and quivering lips.

“What is the matter, my child?” asked Mrs. Laurie in an anxious voice.

Annetta tried to speak — but was unable to utter a syllable.

“Couldn’t you sell the watch? What ails you, dear?”

Annetta sank down by her mother, and burying her face in her lap, sobbed violently — almost hysterically. It was fully five minutes before she was sufficiently composed to tell of the poor success and final mishap that had attended her efforts to find a purchaser for the watch.

“Mercy!” exclaimed Mrs. Laurie, raising her hands and turning pale, when the word “Police” was mentioned. And when her daughter related how she had retreated with haste on the returning of the lad with the news that the officer would be there in a moment, the mother ejaculated, “What an escape!” with a full realization of the fearful peril that had been undergone.

It needed no suggestions of one to the other to bring into a clearer light the danger that had been encountered. The arrest of Annetta, and her examination at the Police Office as to her property in the watch she was offering for sale, would have effectually blasted all their fondly cherished hopes, to say nothing of the dreadful exposure

such an event would have occasioned. The very thought of it almost paralyzed the unhappy mother, and her no less miserable child. Of course, the watch was given up for lost. No attempt to recover it could be made without exposing to someone their *great extremity*, and consequent *false position*. This would be running too much risk.

Three days passed without a word more being said about selling the other watch and the gold chains. It was a subject to which neither felt the heart to allude, although it rested almost constantly upon the minds of both, and with it, the conviction that it must be done. On the evening of the third day, Mr. Lewis made one of his visits. His manner revived considerably the drooping hopes of Annetta. Before leaving, he invited her to accompany him, on the next evening, to a concert. This made the necessity for striving to *keep up appearances* a little longer, still more imperative; at least so it was felt by Mrs. Laurie and her daughter. After holding a consultation on the subject, it was determined that Annetta should wear the remaining gold watch and one of the chains with her diamond breastpin, to the concert, and on the day after take them to the man who had offered thirteen pounds for the watch, and sell the whole for the most he would give for them.

Annetta went to the concert. It was her first appearance at any public place, except church, since the death of her father. Mr. Lewis paid her very particular attentions, and from some things he said on their way home, as well as from his manner and peculiar tone of voice, she more than half expected a declaration of love. In order to make way for this, she talked as little as possible, merely showing by her remarks that she was pleased with and assented to all he said. But the anxiously desired and long looked for announcement, did not come. Mr. Lewis parted from her at the door with a tenderly uttered “Goodnight.” This was *something* at least. Something upon which hope might keep alive for awhile longer.

CHAPTER 12.

During the time that this effort for the sake of *appearances* was kept up, visits between Annetta and some of her young acquaintances were continued as usual — but Mrs. Laurie never ventured out, although a few old friends occasionally called to see her. Among them was Mrs. Morton, who, as well as almost everyone else, was aware that her husband had left an *insolvent* estate. Mrs. Morton always felt puzzled to make out how so elegant a style of living could possibly be supported. That something was wrong, she had no doubt. Could it be an effort to *keep up appearance* on the poor remnant of her husband's property, that common report said had been left her? And if so, what *inducement* was there for such an effort? Or could it be possible that money had, by some means, been kept back from the creditors?

These questions perplexed the mind of Mrs. Morton. She saw enough to satisfy her that the mind of Mrs. Laurie was ill at ease, and also that there was a weight upon the heart of Annetta. She also noticed, here and there, little things that plainly indicated a diminished income, and the necessity for an over-careful use of money. It did not escape her eye, that the younger children had been taken from school, although nothing was said on the subject; and from another quarter she learned, incidentally, that their music lessons had been suspended. Once, in the hope that Mrs. Laurie would open her mind to her, and thus give her an opportunity of conferring with her as a friend — she had no other motive, Mrs. Morton said, in a suggestive way —

"I would think that you would find a smaller and more compact house than this pleasanter, Mrs. Laurie. It is too large for your family now, and must cost you extra trouble, which might as well be dispensed with."

"So Annetta says," replied Mrs. Laurie, "but I cannot make up my mind to move from here. We have lived in this house for ten years, and all the happiest associations of my life are connected with it. I don't think I could leave it. If there was any *necessity* for doing so, it would be another thing."

Particular emphasis was laid on the last sentence; Mrs. Morton thought too much, and it tended to confirm her in the impression that all this *external show of a good condition* was only an effort to *keep up appearances*; but for what end — she could not conjecture.

But to our narrative of the effort made by the widow and her daughter to maintain the *semblance of wealth*. On the morning after the concert, Annetta, with strong feelings of reluctance, and many fears lest she should encounter a similar danger and loss with that which attended her last effort, set forth with the remaining watch, the two gold chains and pencils, and her diamond breast-pin for which twenty pounds had been paid. She took her way, as before, to the Bowery, and went directly to the shop where she had purchased the thimble she did not want. The owner recognized her as soon as she came in, and left a customer to attend to her.

"Well, ma'am," he said, with a pleasant countenance, "have you brought the watches?"

"I have brought *one* of them, sir, which you can have for thirteen pounds, the price you thought you would be disposed to give. The owner was much disappointed at the low offer — but, as she did not like to go out herself, and I could do no better with it, she has concluded to take the price you mentioned."

"Is not her *sister* willing to part with hers at the same price?"

The manner in which the man spoke, which was kind, as well as the expression of his face, inspired Annetta with confidence, and after a few moments of hurried reflection, she thought she would venture to tell him of the manner she had been treated on the last day she was out.

"The young scoundrel!" exclaimed the watchmaker, when she had finished her brief history of the affair, taking up his hat as he spoke. "I know him very well, and will get your watch for you in a few minutes. But stay — do

you write me an order for it; that will settle the matter at once, and prevent any caviling on his part as to giving me possession of the watch. Police! — all a trick to *frighten* you! He wants as little to do with the *police* as possible; although they have found it *necessary* more than once to have something to do with him, the young rascal! Here are pen and paper. Just write the simplest order in the world; it will be all that is necessary."

Annetta took the pen in hand, and mused a moment or two, as if determining the form of the order — but really debating the question whether she should sign her real name or not. A *fictitious* name, it occurred to her, might get her into trouble, and so she wrote a simple demand for the watch, and signed it with her real name. The watchmaker looked at it attentively, and then requested her to sit down and await his return.

The man was not gone long, before the thought flashed across her mind that he might only be detaining her there until he could bring a police officer and have her arrested on suspicion of theft. Alarmed at this idea, she could hardly restrain herself from hurriedly leaving the shop. Still, the hope and probability that this might not be so, kept her lingering in debate, until his return, which was in about ten minutes. He came in with a look and smile of triumph, holding the watch in his hand.

"The scoundrel!" he said. "I frightened him half to death! He'll not try that trick again, soon, I imagine. I made him crouch and whine like a spaniel."

Annetta repeated over and over again her thanks, and then asked if he would give the price he had mentioned, thirteen pounds apiece for the watches. This he agreed to do. The chains and pencils were next produced. After weighing them, and carefully examining the gold in order to arrive at some idea of its fineness, he said that the style of chain was not very saleable, two or three new patterns being now all the fashion, and therefore he could not offer more than five pounds apiece for the chains, and one pound for the two pencils — eleven pounds for all. This seemed to Annetta very low — but after the man's agency in recovering her watch, which she had never expected to see again, she could not object to the prices.

The diamond pin was next produced. Ten pounds was the most the watchmaker would give for it, and Annetta had no alternative but to take that sum. With forty-seven pounds, the amount received for articles that had originally cost nearly one hundred pounds, and for which between sixty and eighty pounds had been expected, Annetta returned home. The gratifying intelligence which she brought of the recovery of the watch, counterbalanced, in her mother's mind, the disappointment she felt at the smallness of the sums received for the gold chains and diamond breast-pin.

"Forty-seven pounds," said Mrs. Laurie, in a thoughtful manner. "And there's the music teacher's last bill, twelve guineas, which he has sent for once or twice. That must be paid. And there's Miss Bailey's last quarter's bill for the girls — ten pounds eight shillings more; it won't do to let that stand, for there's no telling into whose ears it may be whispered. These will take twenty-two pounds, which will leave about twenty-five. Both the cook and housemaid have asked for their money, and I believe there are three pounds apiece due to them. Nothing less than two pounds each I suppose will satisfy them. The baker has been two or three times for his bill, and there are several other little matters to pay, which, take them altogether, will reduce the sum we now have to within *twenty* pounds. It will take nearly every farthing of that to keep us through the next five or six weeks, when another quarter's rent will be due. How that is to be paid, is more than I can now tell. But it must be paid by *some* means. Once safely over that difficulty, and I trust all will be well. It is not to be supposed that Mr. Lewis will delay his intended offer longer than four or five months beyond this period."

"If made at all, it certainly will come within that time," replied Annetta. "But how the *rent* is to be paid, passes my comprehension."

"We have a great deal of *elegant furniture*. Portions of it will have to be sold."

"In what way, mother?"

“It must be sent to *auction*. A great deal of good furniture is sold at auction, and always, I believe, at excellent prices.”

“That will have to be done, I suppose. But is there nothing that we can do to *earn* a little money — nothing that *I* could do?” said Annetta.

“What *can* you do, child?” asked Mrs. Laurie.

“I’ve been thinking that I might earn considerably by working capes and collars in imitation of French lace. I understand how to do it, and I am sure I could work a cape in a week, in every way equal to those for which I have often paid as high as two, three, or four pounds. Suppose I could earn twenty-four or thirty shillings a week in this way: it would be a great help to us.”

“It certainly would, Annetta.”

“I will get the necessary materials at once,” said the daughter. “I shall be happier at *work* than I am in *sitting idly* about, and thinking of one thing until I almost go wild.”

“And I think,” remarked Mrs. Laurie, “that I will let the *housemaid* go, and with Mary’s assistance, do the house-work. Mary is a big girl now, and it won’t hurt her to work about the house. We can give the cook a couple of shillings a week more to attend the door and do other little extra things. By this we shall save twelve shillings a week, besides the cost of boarding one person, which will be nearly as much more. This saving, added to what you can earn by embroidery, will make thirty-six or forty shillings a week; quite an important sum.”

To this Annetta did not object. The housemaid was accordingly sent away. And now began a more earnest and serious effort to sustain the *position* they were so desirous to hold. Neither Annetta nor her mother found the new duties they had assumed, as easy of performance as they had imagined. Both found themselves soon weary, one with too much bodily exertion, and the other with sitting too long over her slowly progressing tasks. After a week of patient application, Annetta finished a really beautiful cape, much to her own and her mother’s satisfaction.

“It’s tedious and tiresome work,” she said, “but I have felt much better than I did while sitting about and doing nothing. To read is impossible; and somehow or other, I have no heart to practice on the piano. I think I can do a cape and a half, like this, each week. This first one took me longer. I had to learn my method. When I finish three or four, with half-a-dozen finely wrought collars, I will try to sell them. I have heard that this is done every day, and that most of the work sold as French needle-work, is actually produced at home by poor girls, or by young ladies who take that means of procuring an extra supply of pocket money.

Time went by, and it became necessary that some *move* should be made, looking to the procurement of sufficient money to pay the rent soon falling due — a formidable sum for people in their situation. Annetta had a splendid *rosewood piano*, for which her father had paid one hundred pounds. It was a seven octave instrument, of exquisite tone and great power. Like her watch, that, too, was a birthday present, and highly prized. But now the mental vision of both mother and daughter was directed to a single object, and everything else was seen in obscure light. Under other circumstances, almost the last suggestion to the mind of Annetta would have been to part with that dearly prized instrument. But now, the thought, when it occurred to her, was entertained with something akin to pleasure, for the loss of that might be the means of securing her lover.

“I’ll tell you how we may get the money for the rent, mother,” she said, one day, after having thought over the matter for some time.

“How, dear?”

“By selling my piano. It would bring sixty pounds; you know it cost a hundred.”

Mrs. Laurie shook her head. “I don’t think you ought to part with that instrument, if it can possibly be avoided.”

“Can it be avoided, mother? That is the question.”

“I don’t know. Sixty pounds is a good deal of money to raise.”

“So it is. And I see no certain way of doing it but by parting with my piano.”

“Mr. Lewis will miss it from the parlor. What can you say to him? Will not his suspicions be aroused?”

“I don’t know exactly what I will say; but I must give some *plausible reason*. Suppose I say that we have had it removed upstairs for Mary and Adeline to practice on. How would that do?”

“It might answer,” said Mrs. Laurie.

“Although it is an *untruth*. I wish I could get along without uttering a *falsehood* to him. It is bad enough to have to equivocate and evade the truth in so many ways. But to him, it goes dreadfully against me to make a mis-statement.”

“I don’t see that anything can be said about it at all, then. Of course, you cannot tell him that you have *sold* the piano.”

“Oh, no, no! Anything but that. It may be that he will ask no questions. I’ll tell you what we can do; as the piano stands in the back parlor, we can keep the folding doors shut after its removal. I will keep my guitar on the pier-table in the front parlor, into which he must always be shown, and when he asks for music, I will sing for him, and play on the guitar. What do you think of that?”

“That’s very well, as far as it goes. But still you must be prepared with some answer, if the *piano* is inquired for.”

“Its removal upstairs I suppose will do as well as anything else; or I may say it is out of tune.”

“That last reason won’t do as well. It may have to be kept out of tune too long.”

“But I’ll tell you what will do,” said Annetta with animation. “Let us have it removed upstairs immediately — say this very afternoon; and let it remain there until his next visit. Then, while he is in the parlor below, you can get Mary to practice on it, and keep her playing for an hour. While she is playing, I can remark that we have had the piano taken upstairs for my sisters to practice and take their lessons on. If he asks no questions, I need say nothing further. After that, we can have it sent away whenever we please, and no *suspicions* will be created.”

“Just the arrangement!” replied Mrs. Laurie. “Nothing could be better. Of course the girls will have a dozen questions to ask — but we can satisfy them with some excuse or other.”

The cook was sent out soon after dinner for a couple of porters, who came and removed the piano from its place in the parlor, to the front chamber above. When Mr. Lewis made his next visit, he did not miss the instrument until he heard the sound of music overhead. He paused in the conversation that was going on between him and Annetta, listened a moment, and then glancing into the adjoining parlor, said —

“You’ve had your piano removed?”

“Yes,” returned Annetta, as a choking sensation arose in her throat, “we have had it taken up into the front chamber.”

“For your sisters to practice on, I suppose?” he said, indifferently.

“It’s more convenient for them, up there,” she remarked, evasively; and then the conversation that had been interrupted, went on again. Mr. Lewis stayed later than usual — but still there was something about his manner that oppressed Annetta. He was kind and attentive, and seemed to enter into all her feelings, and to be pleased with all she said; and yet she could not feel that there was any *real affection* for her in all this. There were times when he would be thoughtful, and sit for some minutes; and then there were times when he would look at her and seem to regard what she said, as if he were trying to see *below the surface* of things. All this might have been a mere appearance arising from her own consciousness that she was *acting a part*, and seeking to play off upon him a *gross deception*; so it occurred to her; but this thought did not give her mind much relief.

Two or three days after this, the piano was sent to the room of an auctioneer and commission merchant, with directions, if not disposed of in two or three weeks for the price fixed upon it — sixty pounds, to offer it at public sale, and take the highest bid that could be obtained. It fell, of course, to Annetta’s lot to go to the auctioneer’s and make all these arrangements. The task was not performed without the sacrifice of much feeling, and the dread of coming in contact either with Mr. Lewis, or some old and familiar acquaintance. Such contact, however, was escaped. Still, the fear remained that she might have been seen entering the room by someone who knew her, and the nature of her errand there discovered.

CHAPTER 13.

Didn't I see you with Miss Laurie at Ole Bull's concert last night?" asked a young friend of Arthur Lewis. "Perhaps so. I was there." "I thought it was she. I haven't seen Annetta but a few times since her father died; and then it has been in your company. Last Sunday I met you with her in Broadway, coming home from church. She 's a splendid looking girl, Lewis! I always admired her. Have you really serious intentions in that quarter?"

The young men were quite intimate, and in the habit of familiar fellowship.

"I certainly admire Annetta; and, perhaps, entertain for her a warmer sentiment," replied Lewis.

"Indeed! I didn't suspect *you* of having preferences in that quarter. But don't you know that *her father's affairs*, after his death, proved to be in a desperate condition?"

"I ought to know it, for we shall lose four or six hundred pounds in the end, besides laying out of the use of some two thousand pounds, there is no telling how long."

"And we are pretty much in the same condition. Then you don't go in for the money."

"Oh, no! *Money* and *matrimony* ought to be separated in idea, as far as possible. They should have nothing to say for or against a young lady, in the mind of her lover."

"Not the prevailing notion on the subject, at least," remarked the young man.

"No, I am sorry to say that it is not. Too much regard is had, I know, to things outside of the person with whom an alliance is sought to be made. *Beauty, wealth or brilliant accomplishments* — are more frequently the *attractive forces* — instead of those qualities of *mind* and *heart* that go to make up the true woman, and which remain when all things merely *extrinsic* have passed away. How a young man can be so blind as to set a higher regard upon what is *merely external* and adjoined to the person, than upon *mental* and *moral* excellencies — is more than I can tell. To marry a woman because of the possession of these, without regard to the other — is, in my view, an act of insanity!

"As to *money*, it seems to me that it must be self-evident to anyone that such a *sacrifice* of a man's comfort and happiness is paying too dear for its attainment. It is much better for him to devote more time and energy to business, or do with less of the world's goods — than to tie himself to a woman whom he cannot love, perhaps not even respect; and have to bear with her contrarieties, bad passions, disgusting sensuality, unhappy temper, or weakness of character — it may be, something worse: for a woman who is wedded to a man she does not love, and who does not love her, is particularly exposed to the influx of temptation to evil. What can compensate for such a life-contact in this most intimate possible relationship, that exposes both parties to lacerations from incongruous things in each other? Nothing, my friend! nothing! No! no; this is a *piece of folly* I am not willing to commit! I do not wish to take a skeleton into my chamber — nay, into my very bed!"

"Then you would make money an objection?" said the friend.

"I did not say so. It is, in my mind, a matter of *indifference*. I do not permit myself to think of it. I endeavor to look simply at the *qualities* and *endowments* of the person; at only such things as are *intrinsic*, and will therefore certainly remain through life."

"These you think are possessed by Annetta Laurie?"

"I *hope* so; but I am not altogether satisfied. There are times when I have serious doubts."

“Do you never have doubts of her position?”

“In what respect?”

“You know the terms of the arrangement made between the executors of her father’s estate, and the creditors?”

“Oh, very well. It was through my influence that the furniture and silverware were spared.”

“I believe the widow received one hundred pounds besides.”

“Yes. I managed that also. I tried hard to have it made two hundred — but did not succeed.”

“The furniture and silverware, with these one hundred pounds, you believed to be the widow’s sole possession.”

“I did.”

“And yet her style of living is the same as before her husband died?”

“It is.”

“Do you understand *how* this can be?”

“No, I cannot.”

“Does it never create doubts and questions in your mind?”

“Certainly. It causes me to doubt and question all the while. If, as soon as Mrs. Laurie was informed of the true state of affairs, she would have sunk down into an external condition corresponding with what we all believed to be her real circumstances, and Annetta would have shown, by her conduct under those new circumstances, that she looked rather to what it was her duty to do, than to any *mere appearance* — I would have offered her my hand at once. But there being no change whatever in things external, causes me to hesitate and doubt; and this must continue until I understand precisely what it all means.”

“Can it be possible that Mrs. Laurie has money?”

“I do not know.”

“She must have, to support this style.”

“It certainly cannot be supported without money.”

“Where does this money come from?” asked the friend.

Lewis shook his head.

“May not all this be merely *a desperate effort to keep up appearances?”* suggested the friend.

“For what purpose?”

The friend significantly shrugged his shoulders, and with a peculiar expression of face, said,

“Can’t you guess?”

“What?”

“If you can’t guess yourself, I shall not help you by any suggestions. But, it is seriously my opinion that all this is *merely assumed*, and that one of these days we will see this fabric of elegance and style melt like frost-work in the sun. I know that Annetta’s two sisters have been taken from school, and that they have given up their music lessons.”

“How do you know?” asked Lewis.

“My sisters go to the school where they went; and they have the same music teacher. And I’ll tell you another thing that looks suspicious, although there may be nothing really in it.”

“What is it?”

“We needed another piano, as three of my sisters are taking lessons in music and practicing a good deal, and I was commissioned to get one. As we did not need a costly instrument, I thought I would step into Barker’s auction rooms and see if something there would not suit me. I found a splendid rosewood piano, for which one hundred pounds were asked; but as it was to go off to the highest bidder on the next day, I thought I would wait and take my chance for it. I did so, and got the instrument for *thirty* pounds. When it was sent home my sister Anna said, the moment she placed her eyes upon it, that it was *Annetta Laurie’s* piano, for which her father had paid one hundred pounds.”

“Impossible!”

“So I insisted. But Anna says it’s no use for me to talk about it. She knows the instrument almost as well as she knows her own.”

Lewis looked thoughtful and perplexed. He remembered that Annetta’s piano had been removed from the back parlor to the chamber above. And he now remembered, that he had not heard anyone playing on it since the evening he had remarked upon the fact of its having been taken from its old position in the back parlor.

“I’ll tell you where there is a girl that has shown herself to be made of the right kind of qualities,” said the friend, seeking to change the subject, for he saw that it fretted the mind of Lewis.

“Where?” said the other indifferently.

“You remember *Lucy Hartman?”*

“Very well, and I know all about her. You are right; she has passed through a severe ordeal and retained an *untarnished character*.”

“There are not many girls who could have acted so brave a part,” said the friend. “I must own to an especial admiration of her conduct, in a matter requiring so much promptness of action, and yet against such a pressing array of influences. We could hardly have blamed her, even if she had sacrificed herself for her uncle’s sake — for to have married Mr. Burnside would have been to her, a hopeless sacrifice. No man need fear to make *her* his wife; for he could not win her unless she *loved* him; and loving him, she would stand up by his side unflinchingly through good and evil report, prosperity or adversity, health or sickness, even unto the end. I often regret her absence from the circles in which she used to move. I have never been so fortunate as to meet her since the occurrence of the event to which allusion has just been made. Have you?”

“Yes; several times.”

“Indeed! Where?”

“At Mrs. Morton’s, where she lived until the death of her uncle.”

“Where is she now?”

“She is with her aunt somewhere in town, in part of a house which she rents. Her salary supports them comfortably. I am told that they are living very happily together.”

“There is nothing *equivocal* about her,” remarked the young man.

“No, indeed! Nothing. You see her as she is. “Whoever wins her for his wife, will be a happy man.”

“Really! I must think about this matter,” returned the friend, more seriously. “I don’t know what my sisters would say to my marrying a *French teacher* — but the fact is, this Lucy Hartman is worth a dozen of the girls we ordinarily meet in fashionable society.”

“Tell them from me,” said Lewis, “that they ought to be proud of an alliance with her.”

“So I think.”

Here the young men parted, Arthur Lewis with his mind full of doubts, questionings, and anxiety.

CHAPTER 14.

It was weary work for Annetta to sit bending over the task she had allotted to herself. What was gained, after the first week, by greater skill — was lost from fatigue, that was so oppressive at times as to require a temporary suspension of labor. Thus she toiled on, hoping almost against hope, or sick at heart from doubts that were too well grounded. Not with fears of being unable to effect a marriage with Mr. Lewis, was she alone troubled — the *false position* in which she was placed was a source of constant distress of mind. The longer she continued to hold it, and the more efforts she made to sustain it, the greater was her self-condemnation, and the heavier the weight that rested upon her spirit. In more than one instance, she had *deceived* Mr. Lewis by a *deliberate falsehood*; in fact, she felt that falsehood was stamped upon every act of her life that had regard to him, and that, sooner or later, he must know this — know it, whether she were married to him or not.

"And this," she murmured, as she sat over her work one day, and a realization of the fact came most distinctly to her mind, "will not add to my happiness in either event." Tears filled her eyes, and so blinded her that she could see neither the needle in her fingers nor the pattern of the work before her.

The quarter rent day came around to within two weeks. Only twenty-seven pounds ten shillings had been received for the piano. It sold for thirty pounds, and the auctioneer's commissions were two pounds ten shillings. We will not pain the reader by picturing the effect this sacrifice had upon the mind of the mother and daughter. Various articles of chamber furniture, such as elegant mahogany wardrobes, dressing bureaus, etc., were sent off, one after another, some taken out by the back way, and some in front, and at intervals of days, to avoid observation. These brought, under the auction, from one-half to one-third of their original cost. After heavy heavy sacrifices of this kind, fifty pounds were realized.

The *rent* day was at hand, and yet there was a deficiency. But still a means of raising more money was held in reserve, namely, the capes and collars that Annetta had been so industriously engaged upon, for the previous six weeks. She had wrought five large and handsome capes, and as many collars in that time. The work was very elegantly done.

"The capes will bring at least thirty-two shillings apiece," she said to her mother, as she was preparing to take them out and make an effort to dispose of them; "and the collars ought to sell for twelve shillings apiece, which will make eleven pounds; we only need sufficient to make up the rent."

"If you get ten, I will be satisfied," returned Mrs. Laurie. "You must sell them in Broadway; and I suppose you will be more likely to obtain a fair price for them at the department store than at any other place. They keep the richest assortment of lace goods in the city, and will be glad to get such beautiful work as this."

"Yes, the department store is the place; but I dread the thought of going there. I shall be certain to meet someone I know. The shop is always full of customers, and it will be impossible for me to bargain with them, without attracting the attention of someone."

"It will be easy, you know, for you to say that the work is not your own; that you are selling it for someone not able to go out."

"Yes, it is easy enough to *say* that, mother," returned Annetta, sadly; "but it will not be the *truth*, and I have already found, that equivocations and direct falsehoods of this kind don't make anyone feel any the more comfortable afterwards. I wish it were possible to avoid saying a word that was not true."

"But it is not possible, my dear," replied Mrs. Laurie. "You must think of the *end* in view. Think how much is at stake — how much is to be gained or lost."

“I think of it every hour, and almost every minute of the day,” said Annetta. “I dream of it at night. Oh! what would I not give if this *suspense* were over! More than once have I regretted that we did not fall to our true position at once, and let things take their natural course.”

“You certainly do not know what you are saying, Annetta. Depend upon it, this is our only hope. Once let Mr. Lewis have a well-grounded suspicion of the truth — and all is over. Persevere a little longer. Bear up, bravely, for a time, and we shall soon reach the so much and so long desired haven. I think the little equivocation proposed, you call by too harsh a name. It hurts no one.”

“Unless it hurts *me*, mother,” said Annetta.

“I am sorry, child, that you are so weak-minded. How can it hurt you? Rather say, it will do you good, if it prevents the discovery of our real condition.”

Annetta felt in no mood to argue this point with her mother. Besides, it was a useless waste of words. There was no such thing as looking back, now. So she took up the little bundle of work, and placing it under her cloak went forth upon her errand with a heavy heart. Familiarity with a duty like this, had not made it any more agreeable to her than at first — but rather increased, tenfold, the shrinking reluctance at first experienced.

CHAPTER 15.

After parting with his young friend, Mr. Lewis walked thoughtfully along, his mind fixed upon the information or rather suggestion he had received about Annetta's *piano*. He remembered that when he remarked on the fact of the instrument being removed upstairs, she did not reply in an open, frank manner — but seemed rather disposed not to say anything on the subject. He did not notice it at the time, for it was only an indifferent matter; but now it was looked at as an incident of some importance. Thus turning over in his thoughts the subject of his relation to Annetta, he passed along, when some object in the window of a shop caught his eye. He looked at it for a moment, and thinking that it would make a neat little present for his sister, went in with the intention of purchasing it. He found the shop quite full of customers, and was obliged to wait some minutes before anyone was at leisure to attend to him. One and another came in, and he gradually gave way and made room for them, until he found himself far back in the shop, and near to where a middle-aged man, who appeared to be the owner, was attending to a lady dressed in deep mourning. He supposed her making some purchases — but became aware that this was not so, by hearing the man say, rather indifferently,

"I will give you twelve shillings apiece for the capes, and four shillings apiece for the collars."

"But that is scarcely a *third* of their value," returned the lady, in a disappointed tone.

The moment the *voice* of the lady reached the ear of Mr. Lewis, he startled, and then listened eagerly.

"I can buy as many as I can shake a stick at for that price. They are offered to us every day," said the man.

"Not such work as this, I am sure," returned the lady. "Just look at it, sir. Examine it carefully. I am certain you have nothing in your shop that is superior. I have over and over again paid from two to three pounds for an article of much poorer quality."

"I know all about it," returned the man, half rudely. "What you bought was *French* needle-work."

"I will defy any one to tell the difference between this and the finest French work," said the lady.

"I could tell it across the shop; and so can anyone else who has seen French goods. There is no comparison."

"But surely you will pay more than the mere trifle you have offered?"

"Not a penny more."

"I am sorry," returned the lady sadly. "It is the work of a poor girl who is *dying of consumption*. I am selling it for her out of mere charity. But at the prices you offer, I don't see that her labor will keep her out of the workhouse."

"I am sorry. But I can't give any more. I can buy cart loads at the prices I have named."

"You will have to take them, I suppose," said the lady, with much disappointment in her tone, tossing towards the man the capes and collars she had been offering for sale.

"How many are there?" he asked. And he counted them over; "five capes and five collars; five twelves are sixty, and five fours make twenty. They come to four pounds."

The man stepped back to a desk for the money, and the lady, without looking around from the counter, leaned her face upon her hand, while her whole attitude exhibited despondency. Lewis, who had heard the whole of the

conversation that had passed between her and the shop-keeper, remained standing where he was, until she had received the money for the needle-work. She then turned quickly, and her eyes rested upon the young man.

"Mr. Lewis!" she quickly ejaculated, the color leaving her cheeks. But, instantly, her self-possession came back. The sadness that was upon her countenance was chased away by a bright smile, and she said,

"This is the last place in which I should have expected to encounter you. I did not know that you visited shops devoted exclusively to the sale of *ladies'* goods."

"Nor am I in the habit of doing so," the young man replied, "but I saw something in the windows that pleased my fancy, and I came in to buy it for my sister; but the shop is so full that I see no chance of being attended to."

"I have just been engaged in rather an unusual and rather an unpleasant business," Annetta said.

"So I would suppose. I was pushed up close to where you were sitting and heard you bargaining."

"And a hard bargain it has turned out," replied Annetta, speaking with a slight sadness of tone that manifested itself in spite of her. "A poor girl who used to sew for us, is in a decline, and is now so weak as to be unable to leave her room. She has no one to depend upon, and endeavors to support herself by fine needle-work. I have undertaken to sell this work for her. But they have given me almost nothing for it.

I ought to have received at least ten pounds for what has brought only four. The poor girl will be disappointed and discouraged. It will not pay what she owes for boarding. I must add something myself to the pittance received."

"In such a good work let me participate," said Lewis with a glow of generous feeling, taking from his purse a sovereign and placing it in the hand of Annetta. "Add this to what you have, and give it to the poor girl."

Annetta received the coin — but turned her head partly away to conceal the burning blush with which her face was instantly covered.

Both then retired from the shop, and Lewis walked with Annetta home, more than once expressing the pleasure he felt at having discovered her in the performance of so good a work, and more than once half resolved to utter a tenderer sentiment in her ears than he had yet permitted himself to speak. On parting with her, at her door, he returned to Broadway, and went on farther up on some business.

The occurrence which we have mentioned, with the actor in it, formed the subject of his thought as he walked along. Up to the moment of parting with Annetta, not a *doubt* in regard to her had crossed his mind. He did not forget, it is true, the equivocal position in which her mother stood; but his mind exonerated the daughter from a guilty participation in anything that might be wrong. The *act of benevolence* in which he had found her engaged, and the real sympathy she appeared to feel in the poor sick girl, showed her to possess great *goodness of heart*; and this, united with her intelligence, her personal beauty, and other qualities for which he had admired her, seemed to make her, in the eyes of the young man, a lovely embodiment of all the virtues and graces he could hope to obtain. But after leaving her at her own home — old doubts and old questions came back into his mind, and once more deeply disturbed it.

After his errand in town had been performed, he returned by the way of the Bowery, and passing down, a very elegant service of silverware in the window of a jewelry shop attracted his attention. He was so well pleased with the set, that he felt a desire to know the price, and stepped into the shop to ask what it was. A little old man, with a shrewd visage, small, twinkling black eyes, and a quick, prompt manner, was behind the counter.

"What do you ask for that service of silverware in the window?" said Lewis.

“Oh! Ah! Yes! That is a *splendid* set.” As the man thus responded to his question, he went to the window, and took therefrom the various articles of which the service was composed, and displayed them on the glass show case.

“It certainly is very beautiful. What is your price for it?”

“Eighty pounds, which is very cheap, I could not sell it for anything like that price, if it were entirely new; but it has been slightly used, though not enough for any eye but a very experienced one indeed, to detect — you, for instance, could not tell that it was not entirely new. The style is perfectly modern, and the workmanship exquisite. It did not cost, originally, a penny less than one hundred and forty pounds; in fact, that is what the lady from whom I purchased it, said, was the sum her husband paid. It is a great bargain, sir. You will not meet another like it.”

“Is this solid silver?” asked Lewis, taking up a large and elegantly wrought waiter.

“Oh, yes! Every ounce silver.”

“It certainly is a splendid piece of silverware.”

“Magnificent! The metal is of the finest quality, worth the highest price in the market.”

“How came the owner to part with it?” asked Lewis.

The little man shrugged his shoulders, drew up one side of his face, and half closed one eye, while something resembling a smile lit up his countenance.

“The old story,” he said — “broken merchant — poor widow.”

“Ah! That’s the history, is it?”

“Yes. You remember Mr. Laurie, the importer, who used to do business in Maiden Lane?”

“I do.”

“This was his silverware. I bought it from his widow.”

“Are you certain?”

“Why not? His *daughter* came here and asked me to go to the house and see it, and I went.”

“Where do they live?”

The man gave the street and the number.

“His widow is poor, then,” remarked Lewis.

“She ought to be, although she lives in a very fine house, and in great style. But it won’t last long, to my thinking. How can it, if it has to be kept up in this way? I hardly suppose there is much more silverware to sell, although the young lady said something about a new and costly service they had just bought, and their desire to get this “old stuff” out of the way. Ha! Ha! No doubt they would like to have some more of this “old stuff”. Ha! Ha!”

Lewis stopped to hear no more — but turned abruptly away from the jeweler, and left his shop. The man looked after him with surprise and disappointment pictured in his wrinkled face.

“Moses, you talk too much! Your *tongue* will be your ruin yet. Keep your own counsel — keep your own counsel; why can’t you?” Thus the Jew talked to himself, reprovingly, as he slowly returned the service of silverware to the window.

CHAPTER 16.

The unexpected incident mentioned at the close of the last chapter, completely confounded Lewis. The statement of the Jew was too unequivocal, and left no question nor doubt upon his mind. If the *silverware* had been sold, it was not at all improbable that the *piano* had also been disposed of; then the thought went thrilling through his mind, that, perhaps, the capes and collars which Annetta had sold that morning were her own workmanship, and the money received, for her own benefit. At the same instant, he remembered having seen her enter this very shop in the Bowery, a few months previously; and that when he mentioned the fact of having noticed her in that part of the city, she seemed slightly confused, and then replied that she had been making some calls in East Broadway.

Lewis returned to his place of business, with his mind very much disturbed. Amidst the disturbance, was a feeling of *thankfulness* that he had not yielded to the impulse which an hour before had prompted him to speak to Annetta of the warm and tender emotions with which his heart was throbbing.

“Not committed yet — thank Heaven!” was the audibly spoken thought that followed. On the evening of that day, instead of visiting Annetta, as he had expressed to her his intention to do, at parting, he called to see Mrs. Morton, for whom he entertained a high respect. He had been seated only a little while, when, assuming a very serious air, he said,

“Do you ever visit Mrs. Laurie now?”

“Sometimes. I was there yesterday.”

“I would like to ask you some questions about her, Mrs. Morton, which I hope you will feel free to answer.”

“I do not know much about her, or her affairs, since her husband’s death,” replied Mrs. Morton.

“No, nor does anybody else,” said the young man. “Has it never occurred to you, as a little remarkable, that no change has taken place in her external condition since her husband’s death? You are aware, no doubt, that in the settlement of his estate it was found to be bankrupt?”

“Yes, I am aware of that fact.”

“How, then, can the widow live in the style she still maintains? Has that question never occurred to you?”

“Yes, often.”

“How do you explain it?”

Mrs. Morton shook her head.

“Have you ever tried to explain it?” asked Lewis.

“Sometimes; but I have never been able to arrive at a satisfactory conclusion.”

“Do you think it a mere effort to *keep up appearances?* Or do you think she has money unjustly kept back from the creditors?”

“I am more inclined to the former opinion than the latter,” replied Mrs. Morton.

“For what reason?” asked the young man.

“For the reason, that both Annetta and her mother seem to look poor and anxious amid all the elegance that surrounds them. They no longer keep a driver; the girls are home from school, and have given up their music lessons; and there are other indications that I need not mention, all going to confirm this impression.”

“Were you in the front chamber yesterday, when you called there?”

“Yes. Annetta and her mother always sit there.”

“Was there a *piano* in the room?”

“No — why do you ask? “

“Annetta’s splendid instrument has been removed from the parlor.”

“Indeed!”

“And more than that; it was taken up into the front chamber, for I heard it there one evening; but I have never heard it since.”

“It certainly is *not* there now.”

“Then my suspicions are correct. It has been sold. A friend bought one at Barker’s auction rooms, which he says his sister declares to be the same one that Annetta Laurie had.”

“Is it possible?”

“And today,” continued the young man, “I inquired the price of a splendid set of *silverware* in the window of a shop in the Bowery, and learned, during a brief conversation with the owner, that he had bought it a few months before from Mrs. Laurie. I could not doubt this, for, to his very accurate statement, I added the fact that I had seen Annetta Laurie enter this shop about the time the man said he had made the purchase.”

“With such confirming evidences,” said Mrs. Morton, “there can be no doubt as to all this *appearance of wealth* being a mere deceit. Mrs. Laurie has a great deal of *false pride*, I know. But what can she possibly gain by all this? I am at a loss to understand it. How much better would it have been for her to have reduced all her expenses to the lowest possible sum, and then, with the one hundred pounds paid to her so generously by her husband’s creditors, and what could have been realized by the sale of superfluous articles, silverware, and furniture — she might have lived comfortably for a year or two, in which time, Annetta might, like Lucy Hartman, have found something to do that would yield them nearly a support.”

“Or better, Mrs. Morton, Annetta might have obtained a *husband* who would have placed both herself and her mother back in the old position.”

“I don’t know anything about that,” said Mrs. Morton. “I don’t know who would have married her.”

“Well, I do, then,” returned the young man with warmth. “I would have done it.”

“You!”

“Yes. Would have done it before this time.”

“But why not do it as it is, my young friend? If you really love the daughter, the mother’s conduct is no disparagement to her. Annetta is certainly a very fine girl.”

“I know. But the question with me is, how far she acts with her mother and from the *same principles?* How far she deliberately assumes a *false exterior?”*

“Allowance ought certainly to be made for her,” urged Mrs. Morton, “even if she had acted with her mother to some extent. She may not be in freedom to do as she would, if left to herself. I have noticed, of late, whenever I have been there, that she has been industriously engaged in executing fine needle-work. Nothing was said, nor was the work shown to me — but I saw that it was beautifully done; and I then inferred that this was a means of earning something. I was pleased to see it, for it showed a disposition on her part to depend upon the resources that were in herself. Doubtless, if she had not been influenced by her mother, she would, before this, have obtained more profitable employment, even though it was at the cost of *exposing her true condition*.”

“What kind of needle-work was she engaged in?” asked Lewis.

“Capes and collars in imitation of French lace,” returned Mrs. Morton. “I noticed when there, yesterday, several of them neatly done up and lying on the bed.”

“Are you sure they were the work of Annetta?”

“Quite sure; for I took up one and after looking at it closely, complimented Annetta upon her beautiful work.”

“What answer did she make?” asked Lewis.

“None. She merely looked up from the collar upon which she was at work, and smiled.”

“Still, is it not possible that the collars and capes on the bed were the product of some other hands?”

“Oh, no! That is not at all likely. The one I looked at, I remembered very well to have seen her at work upon. The pattern was peculiar. Besides, on her work-table, I frequently noticed a great variety of lace patterns, and also a book of patterns.”

Arthur Lewis did not make any reply — but seemed very thoughtful. After sitting silent for a few moments, Mrs. Morton said —

“From all I know of Annetta, I think you may safely act towards her as your feelings seem to dictate. It gives me great pleasure, my young friend, to see you thus looking away from the establishments of wealth and fashion, and seeking for the *intrinsic excellencies* which are independent of all these. The result, in a truly happy marriage, I doubt not, will show you that you have acted with a true wisdom.”

“My mind is made up, Mrs. Morton,” Lewis replied in a firm voice. “I shall visit Annetta Laurie no more, and try to forget that I have ever known her.”

“Do not say that, Mr. Lewis! Do not come to such a hasty conclusion! What have I said to bring about such a decision?”

“What you have said about the needlework has made my course as clear as light. I will never make that woman my wife, whom I have detected in a *deliberate falsehood*.”

“You astonish me, Mr. Lewis!”

“I am astonished myself — utterly astonished! Today, I went into the department store on Broadway, to purchase a trifle I saw in the window, for my sister. The shop happened to be crowded, and I could get no one to wait upon me immediately; and one after another coming in, I was crowded towards the back part, where I stood for some minutes. While there, I noticed a young woman near me, dressed in black. A moment after, she spoke to the owner, with whom she was bargaining for the sale of some capes and collars. I knew it was *Annetta*. She spoke in a sad, disappointed voice, and complained of the very small price he offered for them; stating, at the same time, that they had been made by a poor young woman who was declining very rapidly, and who was not able to leave her room. The man would give no more than his first offer, which she finally accepted. I remained standing where I was, and when she turned around she saw me. For an instant she grew pale, and then a smile passed over her face, and with the most perfect self-possession and apparent frankness — she related to me the same story she had just been telling, about a poor girl, who formerly sewed for her mother, being in the last stages of consumption; and that out of *mere charity* she had undertaken to sell her work for her. She added, that the department store owner had paid so poor a price that, to save the girl from disappointment, she would add something to the amount received from her own purse. *‘In such a good work, let me participate,’* said I — a host of generous impulses filling my heart; and I handed her a sovereign.”

“Did she take it?” asked Mrs. Morton, with breathless interest.

“She did. But she turned her face away at the moment, and drew down her veil; but I noticed that her hand trembled as she took the coin. And now, Mrs. Morton,” said the young man with emphasis — “put that and that together, and tell me what you make of it.”

Mrs. Morton looked grave — but she made no reply.

“Do you believe the story she told me?” asked Mr. Lewis.

“It is *possible* that she told you the truth.”

“But is it at all *probable*, Mrs. Morton?”

“It certainly is not, to my mind.”

“Nor to mine. But I have seen enough, even if this were taken away, to satisfy me that I ought not to marry Annetta. In a thing of so much importance as marriage, I wish to have no doubt and uncertainty. If even under influence from her mother, she could affect appearances of what had no existence, thus assuming a false position for the purpose of *deceiving* others, perhaps myself — I do not think her worthy of my confidence and love. This, I am satisfied, she has done; and to this, there is evidence too well grounded, of deliberate falsehood uttered to maintain these *appearances*, and still further to *deceive*. Warm as has been my regard for her, and sincere my intentions, and painful as it is to break off the pleasant fellowship we have enjoyed so long — justice requires that it should be done. And it shall be done. I could not be so untrue to myself as to shut my eyes to the palpable evidences of her *unworthiness* that have been presented. Oh! that she had possessed the noble, truthful independence of your young friend Lucy. I would have taken her to my heart as a treasure!”

Arthur Lewis was deeply moved. Although, from sympathy for Annetta, Mrs. Morton felt like making an effort to restore to the young man’s mind a portion of the good opinion that had been lost — yet justice told her that he was right in the resolution to which he had come, and that she ought not to say anything in order to produce a change in his mind. And she did not.

CHAPTER 17.

The one pound that Annetta had received from Mr. Lewis, was added to the four she had received for her needlework. Still there was a deficiency of five pounds in the sum required to pay the *rent,* which fell due on the next day. This was made up by a further sacrifice of jewelry, such as breast-pins, bracelets, lockets, etc, including a costly diamond ring — about fourteen pounds worth, for which six were received.

After parting with Mr. Lewis, Annetta felt very unhappy. Her mother, on hearing a relation of what had occurred, only regretted the smallness of the sum received for the work; at the same time that she *complimented* Annetta on her self-possession, and the *adroitness* with which she had hushed all suspicion in her lover's mind; but Annetta could think of little else but the *deliberate falsehood* she had uttered, and the mortifying fact that she had received, from Mr. Lewis, under a false pretense — money about to be used for her own and mother's benefit! This distressed and humbled her. It was a fact she could never own, even if she should be so fortunate as to become his wife; and unconfessed, she felt that it would ever be in her bosom as a rankling sore, and make her feel that she was unworthy of his open, manly, and honest love.

The sad experiences of a false position, into which their folly had betrayed them, were beginning to give to the mind of Annetta a perception of the truth, that *happiness cannot always come from a mere external condition*. Even as the wife of Mr. Lewis, she felt that she could not now be happy, for she had deceived him in word and in act, and could never feel that she was worthy to possess his confidence and love. This falling, as it were, of *scales from her eyes,* and opening them to new light, though attended with exquisite pain, was, certainly, an advancement in her moral state. She was wiser, though made so by suffering — the sad process by which we all *learn wisdom in life's school* — and the hope is, that she was better, at least so far as sincere repentance, and a desire, not yet strong enough to express itself in good resolutions, may be called being better.

After tea, Annetta went into the parlor to await the coming of Mr. Lewis. In parting with her at the door, he had said — "I shall probably see you this evening." There was something in the *tone* and *manner* in which these few words were spoken, involving the idea that he would probably have something particular to communicate. Thus they impressed themselves upon the mind of Annetta, and she felt that, in all probability, the long hoped for, and anxiously awaited proposal would be made. In view of this, her heart did not flutter as it would have fluttered a few months before. She felt, instead of elated, sad and humbled; for now there seemed to be a *mirror* before her, turn where she would, in which she saw herself reflected, not an image of beauty and loveliness — but of deformity, from which everyone who could see her as she really was, must shrink with disgust.

When she thought of the boldness with which she had spoken words that were false to Mr. Lewis, and that, too, to deceive him as to her own and her mother's real condition, she shrank from the idea of meeting him, and felt as if she would not be able to look him in the face, when he came.

At length, as time wore away, and his arrival was still delayed, her state of mind gradually changed, and she began to fear that he would not come at all. This fear, the lapsing minutes, as one after another went hurrying by, confirmed more and more, until certainty *finally* assumed the place of doubt. And now, the calmness of oppression, self-reproach, and vain regrets — were swept away by the turbulence of other emotions. What could this mean? Why did he not come as he had promised? Had his *suspicions* been aroused? Had the truth of their position been in any way revealed to him? These were questions that followed each other in quick and varying succession, and threw her mind into a state of anxious excitement.

That night she dreamed that Mr. Lewis came to her, and made an offer of his hand and his heart, which she was about accepting with joy, when her lover was transformed into the lace dealer, who said, "Don't bring any more of your needlework here; I wouldn't have it in my shop!"

She awoke sobbing. Again she slept, and dreamed of gold watches, silverware, furniture, auctions, and the police, amid all of which, ever and anon, appeared the face of her lover, now smiling, and now dark with angry frowns; her mind suffering all the while from a dread of impending evil. Thus the night passed, and the morning found her with an aching head, exhausted mind, and feelings of the deepest depression.

Before twelve o'clock, the landlord's bill came in and was paid. The collector asked for the money as if he did not expect to receive it, and looked surprised when the amount was offered.

Discouraging as had been the result of Annetta's long-continued and wearisome toil, she resumed her tasks, and patiently went on with them, with a presentiment, as she did so, that they were to be life-tasks. Her mother said a good deal in the way of conjecture as to the reason why Mr. Lewis had not made his appearance on the night before; but Annetta was silent. She had not the heart to reply in any form of words, nor to utter a syllable on the subject. She felt as if she ought neither to speak of him nor think of him as anything to her.

Days went by, and yet Mr. Lewis did not make her a visit. Sometimes Annetta's feelings would become almost agonized by doubt, fear, and suspense; and then they would sink down again into wavelessness and gloom. Thus the time passed — days following steadily one another, until weeks could be counted; and weeks accumulating, until their aggregate could be set down in months. But, from the time Arthur Lewis parted from Annetta at the door of her mother's house, he came not back again.

CHAPTER 18.

A month elapsed, during which one article after another had been sold, in order to get the means of procuring needful supplies of food. Annetta bent over her work early and late, until her cheek grew pale and her eye lost its brightness, and Mrs. Laurie wearied herself daily with household tasks.

“It is all useless,” said Annetta, looking up with a sad face from her work, and replying to some word from her mother. “It is a toil and a struggle to no good purpose. Mr. Lewis has not been here for weeks, and will not come again.”

“How do you know he will not, Annetta?”

“I wish I were as certain of the means by which we are to live, as I am that he will not return,” was the gloomy reply of the daughter. “I have given up that hope as altogether vain.”

“I cannot, I will not give it up!” said the mother, with a strong expression of feeling.

Annetta bent down again over her work, and went on plying her needle — but without uttering a word. The still lingering confidence of her mother inspired no hope her with. In her mind, the long agitated question was at rest.

Two months went by. The once splendidly furnished rooms began to have a meager look; articles that had stood for years in close proximity’ were now placed at a distance, while many an old companion was missed, having passed that limit from which no traveler had yet returned. Even Mrs. Laurie began to fear that all was lost, and she would listen in silence to the often urged suggestion of Annetta, whether they had not better give up the house, sell the remnant of their furniture at public sale, except what they would need to furnish plainly a few rooms, and begin to look to the means of keeping themselves above poverty, which was now approaching them with rapid strides. At length, silence having taken the place of opposition, assent to what had been so often urged, followed, though with painful reluctance, this state of silence and doubt. And now, her mind being deeply impressed with the certainty that it was vain to look for any aid outside of themselves, in their great extremity, Mrs. Laurie became fully and distressingly awake to the *helplessness* of their true condition.

Where were the means of support to come from? How were they to live? These questions, which Annetta had already asked herself over and over again a hundred times without obtaining any satisfactory answer, filled the mind of her mother with wild alarm. The desire to *keep up appearances* no longer existed, it had been extinguished by visions of coming poverty and bitter extremity. When Annetta again suggested the propriety of giving up their elegant house, no opposition was made — but the question asked in a tone of doubt,

“Will the landlord take it off our hands? You know we have entered upon another year.”

“I will see him today,” returned Annetta. “The sooner we understand what is to be expected from him, the better.”

Towards mid-day, Annetta went out to call upon the landlord, and make some arrangement with him about taking the house off their hands. While she was gone, Mrs. Morton called in to see her mother. That lady found Mrs. Laurie in a very depressed state of mind. The tone of her voice expressed subdued feelings, and her face wore a look of trouble deeper far than it had ever worn before.

“Are you not well?” asked Mrs. Morton, kindly, some time after she had been seated.

“Not very well,” was the simple reply.

Nothing more was said for the space of nearly a minute.

“I believe we shall move from here,” said Mrs. Laurie, thinking it as well to give an intimation of their intention, that the apparent suddenness of the movement might create the less surprise when it occurred.

“Ah! Well, I would think you would find a smaller-sized house much pleasanter and more convenient.”

“No doubt. This is a large house, and there is a great deal of work about it. Annetta has gone this morning to see if the landlord will not take it off our hands at the expiration of the present quarter. It seems a useless waste of money to pay so high a rent.”

“So I would think. Who is the landlord?”

“Mr. Baldwin. He keeps a shop in John Street.”

“How long has she been gone?” asked Mrs. Morton.

“Over an hour. It is about time for her to return. She said she would take an omnibus.”

Just then the bell was heard to ring.

“There she is!” said Mrs. Laurie. “Oh! I hope she has succeeded!”

In a few moments the door of the room in which they were sitting was thrown open, and Annetta came in with *tears* upon her cheeks. Seeing Mrs. Morton, she made a strong effort to control her feelings — but was unable to do so; the violence with which they burst forth was in proportion to the struggle she had made to suppress them. She came forward to where Mrs. Morton and her mother were sitting, trying with all the force of mind she could exercise, to compel her face to assume a cheerful smile; but the effort was vain. As she offered her hand to their visitor, she sank into a chair beside her mother, and hiding her face upon her bosom, sobbed and wept bitterly.

“Will he not consent to let us move?” asked Mrs. Laurie, with forced calmness, as her daughter became more composed.

“No, mother,” she said, without looking up. “He will hold us for the year.”

“Then all is lost!” exclaimed Mrs. Laurie with a gesture of despair, forgetting, in the anguish of the moment, that there was a witness of all that was said and expressed.

Before Mrs. Morton left, she understood, from what was said to her, as well as from what she saw expressed in their feelings, and from the appearances of things around her, pretty accurately the true state of affairs. She did not confer with and advise them as to what was best to be done, because they did not give her their confidence to a degree that would enable her to do so. She retired soon after the return of Annetta, as she felt that her presence was embarrassing to them.

That evening, Mrs. Morton met Mr. Lewis at the house of a friend, where she was spending a few hours socially. He walked home with her when she left, and on the way made inquiry about Miss Laurie, for whom he could not help feeling a good deal of interest, although the sentiments with which he had once regarded her, were becoming gradually transferred to another, who was, in his mind, far more *worthy* of his love. Mrs. Morton related what she had that day seen and heard, and gave it as her impression that all they possessed in the world was their furniture, much of which had already disappeared, and that if their landlord held them for the

year, and then seized upon what they had to satisfy his demand for rent, it would strip them of everything. This announcement gave Mr. Lewis much pain.

“What madness for them to act as they have done!” he said. “What possible *end* could they have had in view?”

“One that has evidently been defeated, no matter what it was,” replied Mrs. Morton. “From my heart I *pity* them; especially Annetta, who has been, I have no doubt, controlled by her mother. It made my heart ache to see her distress when she came home this morning and announced the landlord’s determination to hold them for the rent. I have seen her several times since you gave up your visits. She is much changed, and has a look of *patient suffering*. The lace work is still continued. I have always found her with needle in her hand, and all the evidences around her of prolonged and earnest application.”

“Sad evidences of her *duplicity* and *willful perversion* of the truth!” said Lewis, with some bitterness. “Poor girl!” he added, in a gentler voice. “I pity her from my heart! But she is only paying the penalty of her own acts — reaping a *harvest* from seed sown by her own hands.”

“And a sorrowful harvest I am afraid it will be, before the whole field is reaped,” was returned.

The young man parted with Mrs. Morton at her door, and walked slowly and thoughtfully away.

CHAPTER 19.

The condition of Mrs. Laurie and her daughter was now felt by them to be truly appalling. Annetta did not resume her work, for it seemed like a mockery of their necessities to do so. What was the poor pittance of twelve or sixteen shillings a week, that she could earn by the most unremitting application! It was but a drop in the bucket. Mrs. Laurie went to bed, sick, and did not rise again until the next morning.

On the day following the one upon which the mother and daughter had experienced such a bitter realization of their hopeless condition, Annetta again sat down to her work, impelled by a sense of duty. Her reason told her that, no matter how small the sum she could earn, it was something, and might be to them, in an extremity worse than any yet experienced, of great importance.

Another day of suffering had nearly reached its close, when a letter was left at the door for Mrs. Laurie. On breaking the seal, she found that it was from her landlord. It contained a receipt for five months' rent, dating from the commencement of the current quarter, which was nearly up, and the following note:

"Madam: A friend, who desires to be unknown, has paid your rent as far as two months beyond your present quarter, at which time I have agreed with him that you shall give up the house. On or before that time, I will expect to receive the key. Yours, etc."

Mrs. Laurie, after reading this note, handed it to Annetta without speaking, and then leaned her head upon her hand, and sat silent and almost motionless.

"Heaven-sent aid!" ejaculated Annetta, as soon as she comprehended what was in it. "May we not prove ungrateful for the blessing!" And she, too, leaned upon her hand, while tears, that had in them less of bitterness than any she had wept for a long time, came gushing over her cheeks. Neither Mrs. Laurie nor her daughter ever knew to whom they were indebted for this timely assistance. It came, as the reader has no doubt conjectured, from Mr. Lewis.

A few days after this, Mrs. Morton called to see them again, and now they opened all their hearts to her, and found her, not only a kind and sympathizing friend — but a judicious adviser. Particularly was Annetta strengthened in her better feelings by frequent conversations with Mrs. Morton, and led to comprehend, in some small degree, that from even *reverses* and *disappointments* of the most distressing kind — some *good* may come.

A month before the time for which their rent had been paid, Mrs. Laurie rented a part of a house at forty pounds' rent, and after furnishing it plainly but comfortably, guided in this more by Mrs. Morton's advice than her own judgment, all that remained of her household goods was advertised to be sold, by auction, on the premises. The result of this sale exceeded even the best hopes of those for whose benefit it was made. Three hundred pounds were paid into the widow's hand by the auctioneer, a sum that was sufficient, with what Annetta could earn, to support them for two years, if dispensed with prudence.

It need not be said, that both Annetta and her mother were less unhappy under such circumstances of reality, than when struggling in the almost hopeless effort to *keep up appearances*. Still, the pain and disappointment of Annetta were severe. She had, amid all her efforts to *deceive* Mr. Lewis, and all her *anxiety* to become his wife, in order to be saved from poverty and a low condition, had for him a real affection, which still remained, although she no longer permitted herself to indulge even the feeblest hope of ever being more to him than a stranger.

One day, some months after they had moved into their more humble and obscure abode, Mrs. Morton, who seemed to take a good deal of interest in Annetta, and frequently invited her to her house, called to see them. She found Annetta as usual, patiently at work with her needle. After sitting for a short time, she said —

"Do you think yourself capable of giving instructions in Spanish and French, Annetta?"

"If I had a little time to brush away the dust from my memory, and make all that I have learned, bright again — I think I could do so very well. But why do you ask?"

"Because I can secure you a most excellent place in one of the best schools in the city, at a salary of one hundred and twenty pounds a year."

Mrs. Laurie shook her head. "The *exposure* of going into a school, Mrs. Morton, think of that."

"I hardly think I would like it," said Annetta, thoughtfully. "I would be fixed in a low position at once. Everybody would know me as simply Miss Laurie, the French teacher, and there I would be all my life."

"Yes, that's it, Mrs. Morton. That's just what I mean," remarked Mrs. Laurie, earnestly. "We have enough to live on for a couple of years, and something better for Annetta may turn up in that time. I think we had better wait. It will be time enough for this, if it must come, in twelve or eighteen months from now."

"What *better* can turn up?" asked Mrs. Morton. "One hundred and twenty pounds a year is a large salary for a young woman, and one that is not to be obtained every day."

"Oh! I don't mean that! You know what I mean," returned Mrs. Laurie, with a simpering smile, that conveyed her meaning to Mrs. Morton, at the same time that it displeased and half disgusted her.

"Just as you like," she said. "I only proposed the thing for Annetta's good as well as your own. She will destroy her health in a year or two in the way she is now going on, and then be unfit for a situation like this, even if one should offer, which is not an every-day occurrence. There will be twenty applications for the one I speak of, in a week."

"Where is it?" asked Annetta.

"At Mrs. Bolmero's," returned Mrs. Morton.

"Why, I thought *Lucy Hartman* was there?" said Annetta, quickly.

"So she is, but she is going to leave in a few days."

"Why?"

"She is to be married."

"Indeed! To one of the teachers in the school, I suppose," said Mrs. Laurie, in a voice of disparagement.

"No, to a young merchant."

"She?" Mrs. Laurie made this interrogation with a countenance of sincere surprise.

"Yes," was the simple response of Mrs. Morton.

“Who is it?” asked Annetta, with a sudden tremulousness of voice.

“His name is Arthur Lewis,” said Mrs. Morton, quietly.

Annetta’s face became instantly pale, and then covered with a deep crimson, which she sought to hide. No word was spoken for some time. At length Mrs. Laurie said —

“Can we have until tomorrow morning to think about this matter?”

“Oh, certainly. Tomorrow I will see you again,” replied Mrs. Morton. “In the meantime, I trust you will be able to see that the only right way for you or anyone else, is to do what is right now. When this is done, the future will take care of itself.”

It need hardly be said, that when Mrs. Morton saw them on the next day, there was no hesitation about accepting the situation at Mrs. Bolmero’s school.

The sequel to all this is told in a few words. *Lucy Hartman* became the wife of Arthur Lewis, and Annetta took her place at Mrs. Bolmero’s. The trials through which the latter had passed, in her efforts to *keep up appearances,* and the lessons that had been learned amid these trials, were of great use to her, in giving her higher and better views of life. Mrs. Morton continued to take a friendly interest in her, and encouraged her to visit at her house whenever she could do so.