


Making Haste to Be Rich!
Or, The Temptation and Fall

Timothy Shay Arthur, 1855

“He who makes haste to be rich, shall not be innocent.” Proverbs 28:20

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CHAPTER 1.

Two young men, named Franklin Riddell and Morris Jordan, had spent an evening with some lady acquaintances. As the air was mild, and a bright moon shone in the sky, they walked the streets for an hour before returning home, in earnest conversation about the present and the future.

“The more I see of Anne Bradford, the more am I charmed with her,” remarked Riddell. “She has good sense, taste, firmness, and an even temper; qualities so desirable in a companion for life.”

“And deep feeling united to all,” said Jordan.

“Yes, she is a girl of deep feeling. Too deep, perhaps, for her own happiness. If she has any defect of character, it lies here.”

“I would hardly call that a defect.”

“Not too great sensitiveness?”

“Too great sensitiveness is a defect certainly. But I do not think this may fairly be charged upon Anne as a fault.”

“Perhaps not; though it rather strikes me that she feels too quickly and too deeply. But, be this as it may, she is a lovely girl, and, as I have just said, the more I see of her, the more am I charmed with her beauty, intelligence, and grace. If I were to look the city through, I do not believe I could find one more fitted to make me happy. In a word, Morris, I have determined, if she does not object, to make her at some future day, my wife. How do you approve my decision?”

“I approve it fully,” was replied. “And, as you have been so frank on this subject, I will be equally so. For Anne’s sister, Maria, I have long felt a most earnest regard; and this regard, it is plain to me, is reciprocated. I shall no longer delay a declaration of my sentiments and feelings. At the earliest suitable opportunity, I will open to the sweet girl, all that is in my heart.”

And may the result be as your heart desires,” returned Riddell. “I doubt not that it will be so. Most sincerely do I congratulate you on the prospect of a union with one who is in every way so worthy of your best affections. If we both find favor in the eyes of these lovely sisters, we shall in the end be still more closely united than we are now.”

“To me a pleasant thought,” said Jordan.

“And equally so to me,” responded his friend. “But,” he added in a more serious tone, “I’m afraid it will be some time before we shall realize a happy consummation of our present desires.”

“Why so?” asked Jordan.

“We are neither of us in a *situation* to marry, and may not be for four or five years to come.”

“You get a thousand dollars a year, and my salary is eight hundred. I think we might venture to commit matrimony on this basis.”

“Never. If you marry as a clerk, the chances are, ten to one, that you remain a clerk to the end of your days; and this would not suit me. First, I mean to get well started in business for myself, and then take a wife — not before.”

“Business, and the results of business, are, then, first in your mind — and marriage secondary?”

“That is your inference, not my declaration, Jordan.”

“But is not that conclusion involved?”

“I do not see that it is. No man ought to marry until he is able to support a wife handsomely.”

“If all waited for that, there would be fewer marriages than there are!”

“I know. But look at the result of an opposite course. Men’s faces to the grindstone, and women slaves for life. The woman I marry, Jordan, shall live like a lady.”

“And the woman I marry,” replied his friend, “shall have every comfort in my power to give her, and no more. She must be willing to share my lot, be it high or humble, or I will not take her for my wife. As to waiting until I go into business before marrying, that will depend on the prospect there is of starting in the world soon. On my present salary, I can, with economy, support a wife comfortably. That fact is sufficient reason to me for taking a companion, if I meet with the one I like; and I think I have met with that one. All that remains is to get the maiden’s consent. That obtained, and I think no very long time will pass before I am a married man.”

“*Marry in haste — and repent at leisure!* So it has been from the beginning, and so it will be, I suppose, to the end. But I am not to be betrayed into any *weakness* of this kind. I am not going to mar all my future prospects, by a hurried assumption of the married man’s responsibilities. No, not I. I want to get a fair start first. Then I will make my own fortune, and no thanks to anybody. I have ability, enterprise, ambition; and I am satisfied to rest my hopes with them. All I want is to get fairly in the current; let it run as swiftly as it may, I will trust to my own skill in guiding my vessel safely.”

“How soon do you think of commencing business?” asked Jordan.

“As soon as I can see my way clear to do so. I have a couple of thousand dollars laid aside. But I can’t start on that.”

“Why not? You might open in a small way.”

“No *small* way for me, friend Jordan. I am of too ardent a temperament. It will be impossible for me ever to rise by the slow and sure way. Enterprise — enterprise! That is the word. Fortunes are to be made in a day, so to speak, by those who have the required enterprise.”

There is great *risk* attendant upon the course you propose.”

“Nothing ventured — nothing gained, you know. But I’ll look out for that. I’ll take care of number one, you may depend upon it.”

“How much money do you expect to accumulate, before you venture upon the sea of trade in your own barque?” asked Jordan.

Riddell shook his head.

“I don’t expect to get a capital by *saving* it from my paltry salary. It would take me twenty years.”

“How, then, will you obtain it?”

“There are plenty of rich men, with sons too indolent to acquire a thorough knowledge of business. These rich fathers must give their sons a start in the world, but are generally afraid to trust them in business by themselves. Young men thoroughly educated in a commercial business, are picked out as partners, and capital set against their capacity. Do you understand?”

“Oh, yes! very well.”

“Then you have the idea.”

“But, suppose no rich father happens to select you as the partner of his son. What then?”

Riddell shrugged his shoulders and then replied —

“I think I can manage that. There are two or three old codgers in our business, with whom I come pretty frequently in contact. They all have sons in their stores, learning to be merchants. I take good care, whenever I have any business to transact with these observing old gentlemen, to appear very shrewd, prompt, and intelligent. One of them has his eyes on me, I know, from the manner in which he asks questions when we meet. His son, two or three years younger than I am, is just the kind of a man I would like for a partner. Fond of pleasure, ignorant of business, and indifferent about his own interests.”

“A poor sort of a man for a partner, I would say,” remarked Jordan.

“The very man for me. All I need with a partner is capital; and I’d much rather he would reside in the moon, than anywhere near me. The young man of whom I speak, would be a mere cipher; and, therefore, I could push everything according to my own notions. Do you understand the idea?”

“Perfectly.”

“Well, what do you think of it?”

“It may do for you, Riddell; though I doubt if the final result is as good as if, like a little boat, you were content to keep near the shore at first, and venture farther out to sea when your experience became larger, and your knowledge of mercantile affairs more extensive.”

“As to that, friend Jordan, I flatter myself that I understand the operations of trade pretty thoroughly; much more so, in fact, than dozens of very thrifty merchants, who have accumulated fortunes. If I had the means and facilities that some businesses I could point to possess, I would make two dollars to their one. The fact is, one half of our business men are asleep.”

“It may be better to *sleep in safety*, than tempt destruction by rushing forward with railroad velocity,” suggested Morris Jordan.

“Let them sleep who will,” replied Riddell. “I belong to the wide-awake, go-ahead portion of the community. In ten years from now, you will see me over the heads of dozens of the sleepy tribe, who now grope along in the paths of trade, actually in the way of better and more enterprising men.”

“You’ll mount far enough over my head, no doubt,” said his companion.

“Not if you will act upon my advice, and follow my example. You have plenty of the right kind of stuff in you, Morris — plenty.”

“I think I will hold by the good old motto — ‘slow and sure.’ It will give me competence and contentment,” said Jordan. “I have no wish to feel the eager, all-absorbing desire for great wealth that is such a passion with you. It is not good, depend upon it, this *making haste to be rich*. There is a saying of old king Solomon’s, that always forces itself upon my mind, when I see men pressing eagerly forward in the race for gold. ‘He who makes haste to be rich, shall not be innocent.’”

“And do you believe it, Jordan?”

“I certainly do!”

“That is, you believe a man of great business enterprise cannot be an *honest* man?”

“I did not say so. A man may have the *enterprise* you speak of, and yet be a man of the strictest integrity. All that I mean when I say that I believe in the proverb, is, that a man who makes haste to be rich, will be so *tempted* at every step to overreach his neighbor, as to be in great danger of falling away from strict integrity, even while he does not dream that, in securing his own interests, he is doing so at the cost of wrong to his neighbor. The *love of money*, for its own sake, is sure to *blind* us to the rights of others. And I believe no man makes haste to be rich, who does not so love money.”

“I am sure that I do not love money for its own sake,” said Riddell.

“I hope you do not, Franklin Riddell. But it is a truth, that the *real affection of our minds* is not always apparent to our thoughts. It will certainly influence our actions, however, and lead us into just the error that corresponds with the false principle concealed in the hidden motive.”

“You are too much of a *philosopher* for me, Morris. I can’t stop to inquire so profoundly in regard to *motives*, when I see so much before me to do. *Action* is the great principle of my life. The fact is, my friend, you think too much — deal too much in mental abstractions — are too precise on the score of *motives*. You must come out of this, or you will be left far behind in the race. You have ability enough, energy enough. Come, my friend! Wake up! Look around you for *golden opportunities* as I am doing, and seize upon the first that offers. I do not want, as I rise, to look back upon you groveling in the plain below, with the great, unambitious horde.”

“Don’t feel any concern for me, Frank,” replied Jordan, calmly. “Without doubt, I shall pass *safely* enough through the world. You take your course — and I will take mine. From small beginnings — often come large results. The mighty river was at first a trickling rill, and many a mile it went trickling on in an unambitious course, before its waters were deep enough to bear even the smallest boat upon their surface. I would rather be like that growing rill — than resemble the mountain torrent, suddenly rushing forth a rapid stream.”

“Each to his taste, then. If you are content to *plod along*, and add, carefully, cent to cent and dollar to dollar — I must not complain. But that course won’t do for me. It is no in accord with the spirit of the age. There is too much *go-ahead* in me to make a merchant of the old school. Ten, twenty, and even fifty thousand dollars have been accumulated in a year by men who knew what they were about. That’s doing things after my fancy. I frankly own that I like the sound of it. It makes my blood warm up at the very thought. Wait a few years, and I’ll let you see what I can do in that line. I hope old Mr. Alexander will make up his mind right speedily as to the partnership that I am a little ambitious of forming with his son Henry.

“Alexander is the man, then?” said Jordan.

“Yes, what do you think of him?” inquired Riddell.

“I think,” was the prompt reply, “that I would rather remain a clerk all my days — than have a business connection with *Henry Alexander*.”

“Why?”

“I have a most *thorough contempt* for him.”

“Why?”

“Is it necessary for you to ask? Surely, you know him to be a young man with a weak head and a bad heart.”

“As to his *bad heart*, that is a matter personal to himself, and has nothing to do with a mere business connection. I am not afraid of his exercising it upon me. The *weak head* is a merit rather than a defect. It will leave the management of affairs entirely in my hands.”

“You take your own way, Franklin — and I will go mine,” said Morris Jordan, pausing at his own door. “When the end comes, it will be seen who is right.”

“As to the question of right, I shall care very little,” replied Riddell, “if I find myself the fortunate possessor of a few hundreds of thousands, when I begin to think of retiring from business. Good night.”

And the young men parted, each having been in earnest in what he had said.

CHAPTER 2.

Not a very long time was suffered to elapse, before the two young men, Riddell and Jordan, made known to Anne and Maria Bradford that they entertained for them a *warmer sentiment* than friendship. This declaration was received joyfully by the sisters, for their hearts had long been more interested than they had dared own, even to themselves.

Anne was, at this time, about twenty, and two years older than her sister. In accepting the love of *Riddell*, she gave, in return, a heart full of confiding tenderness. She believed him to possess every virtue, and was proud of the frank manliness of his character, as it appeared in her eyes. When he spoke, enthusiastically, of his future hopes, and firm resolution to overcome every obstacle that might stand in the way of his advancement to wealth, *Anne* listened to him with a stronger feeling of admiration for the *energy of character* such declarations displayed, than of pleasure at the thought of sharing with him the blessings which wealth would bring. She saw no blemish in his character, and dreamed not that beneath all, so fair and attractive to her eyes — lay *cold-hearted selfishness* that would trample upon even the most sacred and holiest things to gain its end. In her *dream of love*, all things were bright and beautiful. The sky which bent so smilingly over her future life, had in it no cloud.

Maria was younger; and though younger, had a calmer spirit than her sister, and more instinctive penetration into character. She was never much drawn towards *Riddell*. There was something about him — what, she could not say — which threw over her a feeling of constraint, and made his society disagreeable, rather than pleasant to her. But towards *Jordan* she had, since the day of her first meeting with him, a different emotion, and when he spoke of the tender regard for her which lived in his heart, she felt herself blessed indeed in being loved by one of whose sincerity, honor, and manly integrity — she had not the shadow of a doubt.

Neither of the sisters had anything in prospect, so far as worldly goods were concerned. Their father was engaged in manufacturing in a small way, and his income was never more than sufficient for the needs of an expensive family. He had several children, and to these he strove to give the very best possible education it was in his power to bestow, rather than seek to accumulate for them a few dollars which, at most, would divide but meagerly among so many. *Riddell* and *Jordan* were well aware of this. Their love for the daughters, therefore, had in it nothing of *sordidness*. With *Jordan*, it was a pure, deep, earnest love for virtue, in the guise of a lovely young woman; with *Riddell*, it was a blind passion; more a love of the mere person, and a desire to possess as his own, one whose beauty, grace, and sweetness of manner, charmed all who saw her.

Very soon after *Jordan* had declared what was in his heart, he spoke of marriage.

“My salary is not large,” he said; “But with economy, we may live upon it comfortably. When the means of support exist, I do not believe it right to wait longer, merely in the hope of being better off. With increased needs, Providence will send increased supplies. As for young married couples supporting a certain rich lifestyle, I have always believed that the less they thought about that, the better. No one more highly esteems them for their fine houses and showy furniture; while they, for the mere sake of appearances, are wasting the money which will be needed in after life, and taking upon themselves a world of unnecessary cares and troubles. These are my thoughts on the subject, *Maria*. What are yours?”

“We could not think more in unison than we do,” returned the maiden, a brighter light in her eyes, and a warmer glow upon her cheeks. “Life has claims upon us for something more serious than more *idle show* and *needless extravagance*; and in obedience to these claims, serious though they are — there ever comes a sweet reward. As young as I am, I have already learned this. If we cannot be happy on the income you now have, we could not be if it were increased twenty fold. If it were even less than it is, I would not hesitate to take my place by your side, and share your *lot* in life. What God has given to you — is all that I need, and all I wish for.”

For such noble words, *Jordan* thanked his bride-to-be with a tender salutation; and, in his heart, thanked the *Giver* of all good, for the blessing of *such* a companion for his journey through life.

Different from this was the interview between *Anne* and her lover. When it was mentioned that *Jordan* and *Maria* were to be married at an early date, *Riddell* spoke of it as altogether premature.

“My salary is larger than his, and my prospects better; yet I would not think of such an act of *injustice* to my wife, as to marry now. I’ve said all I could to *Jordan*; but you might as well talk to the wind. When he sets his mind upon doing anything, he can see no reason in anything you may urge to the contrary.”

This was said to Anne, but she made no answer. She did not so greatly blame Jordan and her sister; but then, she could not, on account of the *delicacy* of her own position, venture a word of justification.

“In a little while, I shall go into business for myself,” he added. “A very few years will give me the ability to place my wife in the *position* she is by nature, destined to fill; and introduce her to the *circle* which she will adorn.”

A few years! How long a time that seemed to Anne. She did not seem ambitious to grace the circles of fashion, nor to fill any higher place than the affections of her husband. But she acquiesced, with apparent cheerfulness, in his views, and carefully guarded her lips, lest they should betray what was in her heart.

Within a year, Jordan and Maria were married. Riddell did not hesitate to express his *strong disapproval* of the act, but what he thought and felt on the subject, was of but little account to those most deeply interested. Instead of taking a showy house, and going in *debt* for costly furniture — the young married pair were content with a couple of pleasant rooms, the rent of which was less than a hundred dollars a year. In their humble way, they were far happier than hundreds around them more ambitious to make an appearance in the world.

CHAPTER 3.

Nearly twelve months elapsed after Riddell had entered into an engagement of marriage with Anne Bradford, before the long looked for and long desired co-partnership proposition was made. It came, as he had expected, from the merchant named *Alexander*, who wished to make for his son, a business connection with a man of capacity, mercantile education, and energy of character. In Riddell, after having for a long time observed him closely, he believed he had found the right man. His proposition was to furnish a cash capital of twenty-five thousand dollars, and for the use of that, to have one-third of the net profits of the business; the other two thirds to be equally divided between his son and Riddell.

Our young adventurer thought this very fair, and did not hesitate about its acceptance. As he anticipated, his partner proved to be a *mere cipher*, and spent much more time in riding about, and lounging in public places of resort, than in his store. Of course, the entire burden of the business fell upon Riddell; but he had no objection to this, as it would furnish him with a good plea, when the right time came, as come he meant that it should, to get rid of young Alexander, and thus come into the enjoyment of the whole, instead of one-third, of the profits of the business.

The idea of anything *unjust*, did not come into his thoughts. He had a perfect right to *look to his own interest*, and he meant to do it. He did not form a business connection for the sake of benefitting his partner, but himself. If that partner did not choose to look after his own affairs — he could not blame anyone if they did not, in the end, turn out altogether to his satisfaction.

For three years, Riddell pushed the new business with untiring efforts, and at the end of that time, considered himself fairly worth ten or fifteen thousand dollars in the business, besides having five thousand dollars safely invested and bearing a good interest, waiting for the time when he would have use for it. Notwithstanding all that the father could do, young Alexander would not attend to business, and so affairs were left in the hands of his energetic partner, who managed everything to suit himself, steadily looking forward to the time, when he would be able to appropriate the entire proceeds of his own labor for his own benefit.

For these three years, he had been constant in his attentions to Anne Bradford; but still spoke of the day of marriage as *remote*. He was sincerely attached to her, and often felt like speaking the word that would bring their long season of waiting, to a close. But, from these moments of weakness, he would rise into a firmer resolution to await, patiently, until he was able to take upon himself the expense of a family. During all this time, Anne never murmured; never by word, look, or tone, complained of the long delay. Still, she could not, by an effort of the will, send the warm glow to her cheek, nor kindle up the old fires that burned in her beautiful eyes. Hope, long deferred, was making her heart sick.

As time went on, Riddell grew more and more impatient of his connection with Alexander, who continued to play the gentleman, and leave all the work in his hands. Daily did he ponder over the means of getting safely freed from the connection. But he was shrewd enough to see, that the credit of the business depended not so much upon his business capacity, as it did upon the substantiality, in a monetary point of view, of his indolent partner; and, therefore, he considered it the better policy, to hold on yet awhile longer, than to risk all in cutting loose from him.

As a natural consequence of his business association with a member of a wealthy family, Riddell gradually found his way into social circles above those in which he had moved, and mingled freely with the rich and fashionable. The thought, how easy it would be for him to make a fortune in a day, by marrying a woman who had money — now and then intruded itself: but the instant remembrance of Anne expelled the errant thought.

One day a friend said to him,

“Why haven’t you been as wide awake as Berkley?”

“In what has he shown superior wakefulness?” inquired Riddell.

“In securing a wife worth a cool fifty thousand.”

“Berkley!”

“Yes, Berkley. Your quiet looking men are deep.”

“Worth fifty thousand! Who is she?”

“None other than the niece of old Mr. Alexander — your partner’s cousin.”

“Mary Glenn?”

“The same. What have you been about, that you did not secure that *prize* for yourself? You have had opportunities enough. Surely, if a man like Berkley could win the lady’s heart — you would have had no difficulty.”

“What you say surprises me. Can it be true?”

“There is no doubt of it. I have it from the best authority.”

Riddell was fully assured that it was so, a week or two afterwards, when he received an invitation to attend the wedding party.

In spite of all he could do, the young man found it now impossible to force from his mind a feeling of *regret* that Anne had not possessed a handsome fortune, instead of being penniless. To be able to acquire, like Berkley, fifty thousand dollars by marriage, would be the most desirable consummation in the world. It would at once put it in his power to break away from Alexander, and give free scope to his enterprising spirit. With fifty thousand dollars, what could he not do? In imagination he saw himself sweeping onward in the race for great wealth with thrilling velocity. But a thought of the reality of his position checked this imagined speed, and threw over him a feeling of discouragement.

“To think,” he murmured, “that a plodding fellow like Berkley, should have such facilities thrown in his way — and I left to struggle on as I am, paying at the enormous rate of from sixty to seventy percent per annum, for the capital upon which I operate. I am sick of this toil for the benefit of *others*. It is unjust to myself.”

Such thoughts, once entertained in a mind like Riddell’s, became permanent guests. And now there began a struggle between honor and self-interest. Between his love for Anne Bradford — and his love of *gain*. It was a long and severe struggle, driving for many a night, sleep from his eyes, and troubling his thoughts day after day so deeply, that even business was half neglected.

In the midst of this stern contest, Riddell met a beautiful young creature, who presented the double charm of possessing uncommon personal attractions and a rich father. At his first introduction, she seemed particularly pleased with him. The second time they met, he read in her eyes, something which made his pulse beat quicker. Their third meeting brought to his mind this conviction, that he had only to woo, to win.

The father of the young lady, Riddell knew personally. Their business brought them in contact almost every day. He was a merchant named Ackland. The daughter, he had never happened to meet before.

Mr. Ackland, Riddell had always liked. He was a perfect gentleman in his business, as well as in his social fellowship; and there was a frankness which inspired confidence, and made you feel at home with him.

Strangely enough, it seemed to Riddell, after having once fallen in with the charming *Blanche* Ackland — he met her almost every time he went into company; and was more drawn towards her at each interview.

No very long time elapsed before involuntary *contrasts* were drawn in his mind between *Blanche* and Anne, and they were not favorable to the latter, who had, from causes that may easily be imagined, grown more thoughtful and sober, than she was a few years earlier in life. There was a freshness, a vivacity, a warmth and cheerfulness about Miss Ackland which was particularly agreeable to Riddell, the more so, as the individual who exhibited all this, had even more substantial charms.

At last came serious thoughts of *receding* from the contract long ago made with Anne Bradford. The match, he agreed, was not a suitable one for him, by any means. He had done very wrong ever to have committed himself. But how should he get free? To break off, suddenly, and thus abandon the woman who had waited patiently until he was ready to fulfill his engagement, appeared, even to him, so *heartless*, that he dismissed the thought of doing so. He feared, besides, that word of his shameless breach of faith would get wind, and mar his prospects in other quarters. And more than all this, he had to struggle with feelings of compunction, touches of sympathy, and the unextinguished love of his own heart for the object it had turned to so long.

For months this strong internal contest went on, until, at last, cold selfishness gained the victory, and Riddell deliberately made up his mind to sever the bond which had so long united him with Anne Bradford. How this was done, will appear.

CHAPTER 4.

As month after month, and year after year went by, and yet the day of her marriage with Riddell seemed no nearer, Anne Bradford lost much of the lightness of spirits which made her, at one time, a pleasant companion to all. In company she was absent-minded, and at home, more inclined to dwell in the seclusion of her own chamber, than mingle with the family. Still, her heart was *true* to the sun of its love; and she strove to keep firm in the belief, that her betrothed knew best when the rite that was to make them one, should be celebrated. At last, however, something in the *manner* of Riddell, added to the fact that his visits were becoming less and less frequent, awoke the painful suspicion that he was growing *indifferent*. From that moment darkness fell, like a pall, over her heart. When her lover came, she would rally herself with a strong effort, and strive to appear as of old, but the *disguise* assumed did not conceal all. He was colder and more formal, and, evidently, under a certain degree of restraint in her presence.

One evening he called, and met Anne with a manner more than usually cordial. He spoke of the length of time they had waited, and said that the period long looked for was not now, he hoped, far distant. Gradually he grew more and more fond and familiar in his words and manner — more so, in fact, than he had ever been — and ended in venturing to take an *insulting immoral liberty*, that was resented by the outraged maiden, in a prompt and indignant order for him to leave her presence. He instantly obeyed.

“Free, and by her own word!” said the young man, exultingly, as he turned from the house. He had calculated with accuracy, and gained a desired result. But the thoughts that forced themselves upon his mind, soon took away all the pleasure which a sense of freedom gave.

He felt the baseness, the dishonor, the cruelty of what he had done, and, before the act was an hour old, sat with a burning cheek brooding over his shameful betrayal, and cursing the heartlessness which could prompt to such a deed.

This was the first result. But *oblivious self-love* soon came to his relief; and the great good to be gained by the sacrifice, came looming up before him, and making his spirit light with pleasant anticipations. A *weight* that had been bearing him down, was removed. He could now pursue the great end of his life without a trammel. The world was wide before him.

Poor Anne Bradford! How suddenly was her *cup* dashed to the earth! After her false-hearted lover retired, she had barely strength to go up to her room, where she sank upon the bed, insensible. On the next morning, she did not appear at the usual breakfast hour, and when her mother went to her chamber to ascertain the reason — she found her very ill. But as to the cause of the illness, or its nature, she could learn nothing. Her daughter’s countenance was exceedingly pale, and had a look of great suffering. Her eyes, she did not once open, although she was awake, and made low, brief replies, in a sad voice, to the eager questions that were asked; but the wet eyelids showed, too plainly, that she had been weeping.

“I will send Edward for the doctor immediately,” said Mrs. Bradford, moving away from the bedside, after having in vain tried to get at some knowledge, were it but remote, of her daughter’s ailment. But no sooner was this intention declared, than Anne raised up quickly, and called after her mother, in a low, trembling voice .

“Oh, no, no! Don’t send for the doctor — he will do me no good.”

Mrs. Bradford turned, and went back to the bedside.

“My dear child,” she said, with earnest tenderness, “tell me the cause of this sudden and strange illness. What does it mean? What has happened?”

Anne sank forward, and hid her face in her mother’s bosom.

“Speak, Anne! Conceal nothing from me.”

But the heart-sick girl gave no reply, except in tears. There was a silence of many minutes.

“Say, my daughter? What has happened? Confide in me; you know that I am your best and truest friend,” Mrs. Bradford at length said.

A deep, shuddering sigh passed through the frame of the unhappy girl. But no sound came from her tightly closed lips.

“Anne!” The mother spoke in a calm distinct voice, and in a tone that plainly said, “My child *must* answer me.”

“Anne” she repeated, still firmly, but tenderly.

The daughter did not speak, but there was a plain indication that she heard.

“Will you not confide in me?”

“Mother,” murmured the suffering girl, “I can say nothing now. I feel as if it would kill me to speak. But do not send for a physician; he can do me no good. Leave me to myself for a little while. It may be that my *heart* will grow stronger.”

As desired, Mrs. Bradford left Anne alone. In an hour she returned, and found that she had arisen and dressed herself. She was sitting near the window, her eyes upon the floor, and her face composed, though exceedingly pale.

“Do not withhold from me, any longer, my daughter, the *cause* of this deep affliction,” said the mother, sitting down by her side, and taking her hand.

With a steady voice, Anne related the occurrence of the preceding evening, and ended by saying:

“I have been *cruelly deceived*. How tenderly, how truly, how devotedly I loved him, none can know; and yet he has proved himself unworthy. I could have seen him estranged through higher attractions than I possess, without the crushing sense of pain that I now feel, in knowing that his heart is *base*, and corrupt enough to meditate *wrong* against one who so truly loved him.”

Her voice trembled and choked, but she recovered herself, and added —

“Let me beg, mother, that nothing be said of this beyond the circle of our own family. I do not wish to injure him, as unworthy as he is, and as deeply as he has wronged me. As far as strength is given me to do so, will I endeavor to bear, patiently, my suffering.”

As she said, so did Anne strive to do. But the *wound* had been struck too deeply, and the life-blood flowed steadily, though concealed. For a time she seemed to be herself again; but in a few months, it was too evident to those who knew her best and loved her most — that she was failing. Naturally, she had a delicate constitution, in which had been sown, at birth, the seeds of early decay. These seeds were vivified by the painful shock she had received. Scarcely a year passed, before the stricken one fell to the earth.

“Consumption, like a worm in the bud,

Fed on her damask cheek.”

So it was said. There were those who knew better. But she slept as sweetly as if no pang had ever torn her heart; and it was as well.

CHAPTER 5.

For weeks, and even months, Riddell had misgivings as to *consequences* arising from what he had done — consequences to *himself*. But nothing farther than a cold stern glance from the eye of Mr. Bradford, whom he occasionally met, and a few smarting words from his old friend Jordan, came to trouble him, and these he did not think matters of very serious consequence.

Free, now, to push his claims for favor in the eyes of the lovely Blanche Ackland, Riddell made the best of all opportunities for doing so that occurred, and was soon happily favored with evidences of success, not to be mistaken. At length he ventured to visit her at her father's house. He had many doubts as to the result of this. But it was favorably received, both by the maiden and her parents, as far as he could judge from appearances. On the day after, he met Mr. Ackland, who was particularly polite to him.

"So far, so good," said the young man to himself. "Ackland is rich, and no mistake. Let me once get into his family, and I will not long be troubled with Alexander, nor be forced to carry on a large business for a *third* of the profits."

Mr. Ackland, the father of Blanche, was a man of wealth. He had started with nothing but his own industry and energy of character, and these had carried him on to fortune. In like means of success, he had great faith, and had settled it in his mind, and so expressed it in his family, that he would rather see his daughters married to young men of the *right stamp*, who had their fortunes to make, than become the wives of rich men's sons, who were far more likely to spend what was left to them, and beggar their families before they died, than they were to add to or even retain their wealth. He had long observed *Riddell* and set him down as one who would make his way in the world, in spite of all opposition; and when he found that he was looking, evidently with partial eyes, upon Blanche, he was far from being displeased.

This being the case, it was all *plain-sailing* for the young man. Blanche, he found an *easy prize*, and when he applied to the father for her hand, it was yielded with a frank assurance that he would be proud to own him as a son-in-law. With Mr. Ackland, *thrift* was a cardinal virtue in a man's character. This being the case, it is no wonder that he saw no defect in Riddell.

There were few lovelier girls than Blanche Ackland. Young, beautiful, highly accomplished, and of a sweet temper — she was the favorite of all who knew her. Many a better man than Riddell had looked upon her, with eyes of love; but approached not, hopeless of winning so *high a prize*. The *boldest*, not the *best* — usually gain the loveliest and most beautiful. It is sad to think so; but, alas, too true. Could Blanche have really known the *baseness* of her lover, she would have shrunk from him in horror. Oh! if some pure spirit could have whispered in her ear the outrage upon, and desertion of, Anne Bradford — how would she have turned from him with loathing! But this was not to be. For some inscrutable cause, she was allowed to become his companion; to lie in his bosom; to be his second-self. No, no, not that! never his second-self! That would be impossible. Only the *image* of this; for true conjunction of souls never takes place between the *evil* and the *good*. There is only the *external* of marriage, never the true *internal*.

It was, in due time, known that Riddell was to lead Blanche Ackland to the altar. The young man was congratulated on one side, and the father on the other.

"I think your future son-in-law a man with the right kind of stuff in him," said a friend to Mr. Ackland, a short time before the marriage of Riddell with Blanche took place.

"So do I," was replied. "Give me, after all, a man who has *energy* and *enterprise* enough to make his own way in the world, and in the face of all sorts of disabilities and opposition. Even if misfortunes should at any time meet him, they cannot long hold him down. He will rise again in spite of everything. It is different with your *rich-born* man. Throw him into the *river of misfortune*, and he sinks to the bottom like lead, and never can rise again by virtue of any inherent buoyancy."

"Very true. Inabilities of *character*, and those that merely *adjoin* themselves to a man by virtue of *circumstance* — are very different."

"And, strangely enough, too few make this important discrimination. If a man has *money* — that is considered merit enough. The question whether he have the *ability* to make money, should he lose what he has — is not asked. And yet the last consideration is, after all, of the most importance."

“Certainly it is. That virtue the young man Riddell possesses in a high degree. Look with what *energy* he is conducting business, even with the weight of his good-for-nothing partner upon him.”

“A weight that he has already intimated to me his ardent desire to throw off. But that between ourselves. He shall have the opportunity before long.”

“Can he get rid of Alexander easily?”

“He *must* get rid of him. The only thing that holds them together, is the young man’s capital of twenty-five thousand dollars.”

“You can easily put him above the need of that.”

“Yes — and I mean to do so. In a month his marriage with Blanche is to take place. After the celebration of that event, I will see that he has a clearer way before him than he has yet had.”

“For which determination, I give you credit,” said the friend.

The month soon rolled round, and the time for celebrating the *nuptials* of Riddell and Blanche Ackland arrived.

The parents gave their daughter a grand wedding party, at which the young and the beautiful assembled in crowds to offer the lovely bride their warm congratulations on the most happy event of her life.

Of all in the mirthful company, perhaps Riddell felt least at ease. The thought of *Anne Bradford*, whom a month or two before he met in the street, looking a very *shadow* of what she had been, kept forcing itself into his mind, and resting darkly upon his spirit. It was in vain, that he turned from this intruding thought. The rebuking face of the maiden he had so deeply wronged, was ever before him, and there were many times during that evening when he saw nothing else, even though crowds were around him.

“Why so serious, my young friend?” said an elderly lady to the absent-minded groom, breaking in upon thoughts of Anne.

“Marriage is a serious thing,” replied Riddell, rallying himself, and affecting a sentiment. “Few, I think, can take upon them sacred vows like those I have assumed, without at least a few sober thoughts.”

“You are right,” returned the lady, giving the young man credit for impressions that he did not feel.

“Marriage is a matter of serious import, and involves far more than is generally imagined. What relates to mere *external* things — is of small consequence, in comparison to what relates to the things of the heart. The union of two minds, in such perfect harmony as to make almost one mind — is the highest end of marriage, and those who look below this, who regard *mere external* things, as beauty, wealth, worldly connections, or anything merely external — can never be truly married. They may be *adjoined*, but never *conjoined*. I have seen many marriages of this kind, in which, on either one side or the other — mere *self-interest* was the bond; and I have never yet seen one of them turn out what I would call *happily*. The world has thought the parties well suited to each other, and living together with as much of marital felicity as the heart need ask — but I knew better, for I saw *deeper* than the many. In most cases, the *disappointed wife* has been the *deepest sufferer*.”

“Ah, my young friend, it is a cruel thing for a man to take a young, fond, confiding creature, like your Blanche, for instance, without loving her truly and for *herself* alone. She may have *wealth* — but riches often take to themselves wings and fly away; she may have *beauty* — but beauty lasts not for many years; and if she is loved for only one or both of these — love will not survive their loss. You, I trust, have looked *deeper* than these. Indeed, I am sure you have, and that the sweet girl you have taken to be your bride — will lie nearest your heart through life, as a *priceless treasure*. And such she is. I know her well; and know her worth. No matter what may be life’s changes — she will cling to you and love you to the last.”

Riddell tried to respond accordantly with this; but the words so deeply rebuked him, that he could not find language to say what he wished to express. He was conscious that his cheek burned, and he could not look steadily into the face of the lady who had spoken to him with such warmth and freedom. It was a great relief, when a third person joined them, and enabled him to change the subject of conversation. During the rest of the evening, he was careful not to give the lady who had so kindly expressed to him her opinion of marriage, another opportunity of rebuking him with words, which were rather meant as a compliment. But what she had already said, did not tend to give a more cheerful tone to his feelings, nor lay the troubled spirit of Anne, that pale, drooping, and sad image was haunting him even in that mirthful assemblage, where the sound of music mingled with glad voices, and all around him were bright eyes and happy faces.

In another part of the city, in a humbler abode, and a room where but few had gathered, was passing another scene, different — far different — from this, yet one in which Riddell, had he known of it, could not but have

felt a deep interest. The maiden whose confiding heart he had basely wronged, insulted, and, it might be said, broken — had filled up the measure of her days, and was about rising into a newer, truer, and better life. The bitterness of earthly suffering was over with her. The pangs of *injured love* were no more felt. The wearisome hours of a troubled life, lingered not in their slow passage.

“I am ready for the change, dear mother,” she said, a little while before the change came, turning her large bright eyes upon the face of her who had been her truest friend, and who sat, holding one of her thin, white hands, “I do not think of *death*; I cannot think of death; but of *life* — a new and a better life. Mother, it is not hard to die. To me it seems a blessed thing, this passing from a *world of sin and sorrow and suffering* — to one where all tears are wiped from the eyes of the sufferer; where sorrow and sighing forever flee away.”

But the *living*, could not feel as the *dying* one. To them, the parting was full of bitterness. With her, she kept her mind in the thought, not of death, but of eternal life. But with them, were the sorrowing spirits of bereavement — no wonder that they answered her words with tears.

“Oh, do not let us part thus,” she said, a heavenly smile irradiating her wan face. “Why do you look at me with tearful eyes? Be glad, rather, that I am passing from a land of illusions and mocking unrealities — to one where all is true; where the outward appearance is never false to that which is within.”

But the loving friends ceased not to weep. How could they staunch their tears? The dying one had endeared herself to them by her sweetness of temper, her patience in suffering, her unselfish efforts to do good even when life was failing fast, and her feeble frame could scarcely bear the summer winds to visit it too roughly.

The moments sped on silent wings, and the *last sands* fell noiselessly in the life-glass of the gentle girl. She slept sweetly — so sweetly, that none marked the moment when the spirit took its upward way.

Was Riddell guiltless of the death of this pure-minded girl? Alas! no! *She was the victim of his base avarice*; and her fall in the bloom and beauty of young womanhood, was the first corroborative evidence in the history of his eager pursuit for wealth, of the fact that he who makes haste to be rich, shall not be innocent. We hardly wonder that *thoughts of Anne* intruded themselves upon her faithless lover, on the evening of his marriage, and that these thoughts were sad and oppressive; nor that even on the first night of their marriage, he should be thinking strange thoughts of her who had won his first, best, and truest affections.

On the day following, while Riddell sat at a dinner-party, by the side of his young wife, someone said, in a pause of the conversation, addressing himself to the father of Blanche,

“You know Bradford, who has his manufactory near your store?”

“Oh, yes, very well,” replied Mr. Ackland. “What of him?”

“I am told he lost his eldest daughter last night.”

“Ah! What ailed her?”

“She was in a decline, I believe. Though it is intimated, I know not with how much truth, that *she died of a broken heart*.”

Riddell felt the blood grow cold in his veins, at this sudden announcement of Anne Bradford’s death, and intimation of the true cause.

“Of a broken heart?” said the bride in a tone of interest. “Had she been disappointed in love?”

“So it is said. I could not learn the name of the young man whose baseness, it is alleged by some, was the cause of her early death. He won her affections, and after keeping her company for two or three years, under a marriage contract — deserted her for a richer bride. Twelve months sufficed to lay her among the clods of the valley.”

“Poor Bradford!” said Mr. Ackland. “He is a man whom I greatly esteem, and I do feel for him deeply. As to his daughter, she is better off than the bride of her faithless lover, for if *riches* are the *charm* that won her husband — she will never be happy with him. One so sordid and base as he — will soon show himself in his true colors, even to her.”

The agitation of Riddell’s mind was great. He feared to look into the face of anyone at the table, lest he should betray his feelings.

“I would not be the wife of *that man* for a thousand worlds,” remarked Blanche, with an inward shudder at the thought, and leaning, with a trustful air, towards her husband, as she spoke.

At this moment, Riddell’s eyes met those of a lady on the opposite side of the table. He bore their gaze for only an instant; that was long enough to satisfy him that she knew *his secret*.

Great was his relief when the subject of conversation changed. During the week of festivity which followed his marriage, he was haunted almost constantly with thoughts of Anne; and many an hour through the long nights, did he lay awake, feeling every moment as if her wronged spirit were about to appear. Bitterly was he paying the price of his first great error.

CHAPTER 6.

The *ruling love* of every person, be it what it may, holds in subjection all other affections of his mind. At times this love is quiescent, and then other affections show themselves; but the moment it again awakens into life — everything that does not accord with it, is hushed into repose.

The ruling love of Riddell, was a love of acquiring money for its own sake. He was ambitious of possessing great wealth. Every affection of his mind, therefore, which stood in the way of the accomplishment of this great end, had to come into subserviency; or retire, lest it be consumed by the heat thereof. When he went forth into the world again, after the excitement of mirthful parties, dinners, and excursions was over — his ruling love assumed, once more, dominion in his mind — and he no longer writhed beneath the smarting pains that intelligence of Anne's death had brought. The story of a broken heart, that he had felt to be true — was no more believed. *Consumption*, he reasoned, had done the work of death upon her, and would have done it if he had never known her. Riddell was again a man of the world, eager in his pursuit of the *highest prize* he believed it in the power of the world to bestow. "*Rest in peace*" he said, and dismissed the thought of Anne Bradford from his mind.

The next important step for Riddell to take, in order to secure his worldly interests, was to get the business of Alexander and Riddell entirely into his own hands. Within a few months, from some cause or other, a change had taken place in his partner. He no longer spent a large portion of his time in pleasure-taking, or lounging about the store, but gave active attention to business, and showed himself to possess both talents and shrewdness. But Riddell was careful to give him as little opportunity to be *useful* as possible, and to force him as much as he could into the position of a *mere cipher*. This did not now suit the young man, who felt that his partner was assuming too much, and holding too exclusive a control over the business.

What was passing in the mind of Alexander, Riddell plainly saw; and he also saw, with the quick perception which self-interest gave him, that it would be the easiest thing in the world to *fret* the young man, and thus gradually provoke a *quarrel*, which would end in a dissolution.

No one then would *suspect* that he had used the capital and credit of Alexander as long as was useful to him — and then thrown his partner off.

With this end in his mind, he could be perfectly cool — while Alexander lost temper and indulged in offensive language. For a month or two, he continued to resist all his partner's efforts to get an equal share of control in the business, and treated him as if he were actually *encroaching* upon and trying to invade his rights. At length, Alexander told him boldly, that he acted as if he had been playing a false game in the business, and was fearful of detection. This was enough.

"Let the business be closed then!" promptly returned Riddell.

"As you please!" coolly replied Alexander,

"It shall be closed!" exclaimed Riddell with emphasis. "I will not remain a day longer the partner of a man who *neglected* his business for years, and then *insults* me, because I am not weak enough to yield the reins to his unskillful hands!"

Efforts were made by the father and friends of Alexander to heal the breach, but Riddell would listen to none of their overtures. He *pretended* to be *deeply hurt* by the suspicions that his partner had cast upon him, in a moment when chafed beyond endurance, and insisted that a thorough and rigid scrutiny into the whole business he made. This was what he least of all things wished; and what he prevented by this very course. Not that there was anything wrong, but he was not willing that the actual extent of the business should be known, and its *true value* seen.

As nothing but a dissolution of the co-partnership would be agreed to by Riddell, an effort was made to effect this in a way satisfactory to all parties. But there was only one way that would satisfy our young adventurer, and that was an arrangement by which he was to retain the business. He did not avow this; but rather kept it most carefully concealed. His mode of operation, was to bring objections against every proposed plan of settlement, and refuse, on some plea of injustice, to agree to everything that was suggested. Even to an arbitration, he demurred. At last, the father of Alexander became wearied out with him, and to get rid of the whole matter, offered to take forty thousand dollars for his own and his son's interest in the business, and let him have it all to himself. But Riddell would give but thirty-five thousand. Hopeless of any better arrangement

with a man who so strongly refused everything that did not look directly to his own interest, Mr. Alexander finally agreed to take the last named sum, which was fully secured to him by Mr. Ackland, and Riddell found himself where he had for years earnestly desired to be.

From the day the old sign of Alexander and Riddell was displaced by one bearing the name of Franklin Riddell, our enterprising man of business expatiated in a new field, and marched onward with rapid strides. The withdrawal of Alexander did not in the least affect the credit of the business, for it was well understood that Riddell's father-in-law had furnished an equal amount of capital to that withdrawn, or rather, had left the business in its integrity, and assumed the payment of what Alexander had put in.

It must not be inferred that young Riddell was led into wild and fruitless schemes of profit. Not he. He looked too clearly to the *main chance*. But he was shrewd, acute, and active, and did a larger amount of profitable business, by one-third, than any other merchant who had only the same capital. His *ruling love* kept him ever on the alert. He was, as he had long before expressed it — wide awake, as well as full of the go-ahead spirit. No one got the advantage of him in bargain-making, for no one watched with a closet or more intelligent eye, the fluctuations of the market, or with more shrewdness, the rise and fall of prices. Many an operation did he make, without even bringing the article bought and sold to his store, and always at good advantage to himself. A sharper hand at driving a bargain, without appearing to be sharp — was not to be found. In fact, he was too sharp to be *strictly honest*. He stopped at no advantage that he could gain, provided it did not lay him open to the charge of *fraud*.

To a man like Riddell, will always be presented ways of using capital to advantage much more extensive than his means. In other words, he can always see how twice the business he is doing could be done, if he but had money to do it with. Prudence whispered to Riddell that he had better not trespass too far upon Mr. Ackland for the means of enlarging his business, lest that individual should become impressed with the idea that he was *extending* himself too far. It would be far better in the end, he saw, to let Mr. Ackland come forward himself and offer aid, than for him to solicit it. But, pushing everything with might and main as he was doing, he found himself, in less than a year after the dissolution with Alexander, closely pressed in making his payments,

“This will not do,” he said to himself. “No man who expects to succeed ultimately in business, must permit himself to get hard pressed for money, and thus have his thoughts diverted from schemes of profit. I must put my mind to the matter and get it in a better condition. Here is an *impediment* — and I will remove it.”

Thus far he had stood aloof from all money institutions, and left financiering operations to others. But the time had come for him to diverge a little from the old way. He, therefore, made himself as familiar as possible with the whole undercurrent of things in the monetary world, and pondered for some time over the safest and surest way to get command of enough capital to make him perfectly easy, and yet enable him considerably to extend his business. This, he was shrewd enough to see, was not to be accomplished in a day, nor without some risk, as he would have to work by others, and be in danger of loss through their mistakes and embarrassments. But plenty of capital was a great thing to have, and worth some *risk* to obtain.

If Riddell had been content to go on as he was going, and willing to confine his business within the limits of his available means — he would have accumulated money quite fast enough to satisfy almost anyone. But the *mania for getting rich fast* — for making twenty or thirty thousand dollars in a year — had seized him, and the “paltry profits” of regular trade on a “small capital,” were as nothing in his eyes.

“If you will take my advice,” said a merchant, with whom he had some conversation in regard to the means to be used in getting himself in the Board of Directors in a certain Banking Institution, “you will keep entirely aloof from everything of the kind. You have a fair capital in business, and a good credit. Stand fast by them, and they will carry you on to fortune safely. But if you venture upon this fluctuating sea — you will be in danger. I speak from what I know. Many a goodly vessel have I seen go over. Here, my young friend, more *sail* than *ballast* is usually carried. I have tempted this sea; and am on it now, with all my fortune afloat. I do not fear greatly for myself, for I take care of the ballast, and steer wide of heavy craft that might go down and engulf me in the whirl of waters. But, where *one* rides on safely to fortune — *ten* are lured to destruction. For a young and ardent man like you, it is dangerous to tempt this sea.”

“I am ardent, I own,” replied Riddell. “But I believe my ardency of temper is well balanced. I can understand the operation of things about as clearly as anybody. What you say will apply to nine in ten; but I hold myself to be the *exception*. I am not afraid. To go on as I am now going, when opportunities of doubling my profits, if I had but ampler means, are all around me, chafes my eager spirit. I see myself losing thousands every year,

which *might* be made. *Elderkin*, I am told, has never less than thirty or forty thousand dollars out of bank, and why may not I have the same facilities?"

"You may have the same facilities — if you work your card right," replied the merchant, whose name was Partridge, "and much greater ones. I have often had the use of double that amount of money."

"Indeed!"

"Oh, yes. The *few*, not the many, use the capital of most banking institutions."

"Give *me* such facilities!"

"Then you are seriously proposed to try your hand at money-raising, as well as moneymaking?"

"I am. I must raise money before I can make it."

"Very well," said Partridge. "I think I can manage to secure your election in the Citizens' Bank. I have a good deal of influence there. New directors will be chosen in about six weeks. Are you a stockholder?"

"No."

"You must own a few shares of the stock. Say twenty shares."

"Which will cost me a couple of thousand dollars."

"Yes. But if you can't well spare this amount of money, you can borrow back two-thirds of it on a stock note."

"That wouldn't look well."

"No; and should be avoided if possible. Still, if nothing better can be done, you might venture on that expedient."

"You are in the Board?"

"Oh yes."

"And expect to go in again?"

"I shall be made President at the next election."

"You?"

"Yes."

"Are you certain?"

"Riddell," said Mr. Partridge, changing his whole tone and manner, and speaking with impressive seriousness, "there is something in you, that, I frankly own, I like. I do not belong to the common, slow-coach tribe of *plodders*, with whom I never had, and never can have, any patience. There is enterprise, resolution, boldness, and apprehension about you, and these are just to my fancy. But, before another step is taken in the matter proposed, and before I admit you any farther into a knowledge of my affairs, let us understand each other fully. I have it in my power to make your fortune, if you are of the true stamp, and I believe you are. Can I repose the fullest confidence in you?"

"I can only give you my word that you can," replied Riddell. "But, you know as well as I do, that *personal interest* is the strongest bond that binds a man to his fellow."

"True."

"Let that bond unite us, and we need not fear each other."

"You are right," said Partridge. "Very well, as I have just intimated, I have it in my power to make your fortune — if you are of the right stamp. There are many *wheels within wheels*, Riddell. The periphery of the *great* wheel, with its slow, orderly revolutions, meets only the public eye; those which whirl with almost lightning-like speed within, and in a reverse direction, are not seen. They do the most work. As I have said, I shall be chosen President of the Citizens' Bank at the next election. Do you know how that will be done?"

"I am in ignorance of the means to be employed."

"And so are a great many others. The stock of this bank happens to be in the hands of a few. I own one-third of it."

"You?"

"Yes. And can control the votes of another third."

"Then you can choose your own Board of Directors, as well as elect yourself President?"

"That is the *plain A B C* of the matter; although we mustn't say so. It doesn't sound well. The Directors being of my selection, will all be men upon whom I can depend. Do you understand?"

"Clearly."

"Are you ready to go into the Board?"

“I am!” was the prompt and emphatic reply.

“Procure a few shares of the stock. Eight or ten will do; and I’ll see to your election. It is needless, I am sure, to enjoin the most *perfect secrecy*. A whisper of the real truth would mar everything!”

“Don’t fear me, Mr. Partridge. I shall keep my own counsel.”

“After you are in the Board, I will give you a hint or two, that you can use for your own advantage. But, enough for the present.”

Riddell did not know the man with whom this singular interview was held, as well as he knew him afterwards. In due time the election for President and Directors took place, and Riddell found himself numbered among the twelve men who, twice a week, sat at a long green table, in the Directors’ room of the Citizens’ Bank, and decided upon the paper offered for discount.

CHAPTER 7.

“If it is a rule of the Board, that no *Director* shall borrow money from the Bank, what benefit am I to derive from being one of said Directors?” asked Riddell of the President, shortly after his election.

“You will understand that better after a while,” replied Partridge. “A rule of this kind is a very important one, for two reasons. To the public, it gives the impression that the Directors can have no control over the funds of the bank for their *own* use, and thus secures confidence. And it is, in the Board, a means of restricting accommodations to a few of the Directors, who are shrewd enough to *get around the rule*, without appearing to violate it.”

Riddell was silent and thoughtful for some moments. The eyes of Partridge were fixed intently upon him.

“Do you understand?” asked the latter, breaking in, at length, upon the young man’s reverie.

“I believe I do,” he replied.

“Well, what do you think of it?”

“The Citizens’ Bank, if I rightly apprehend the matter, is managed, solely, for the benefit of a few, and not for the many.”

“Does that surprise you?”

“It ought not, I suppose.”

“But it does.”

“Not greatly. I was aware that there were wheels within wheels, as you before remarked; but I own that when I came to see these wheels actually in motion, things appeared a little different from what I had expected.” Mr. Partridge smiled.

“Every man must take care of *himself* in this world, you know,” he said.

“Yes. Every man for himself — and the devil take the hindmost!” replied Riddell.

“Exactly my sentiments; and I generally act up to them. You don’t suppose I would invest so large a sum in the stock of this bank, go to the trouble of having myself elected President, and look as narrowly after its affairs as I intend doing — if I did not expect to reap some benefit?”

“No, I did not suppose any such thing.”

“Of course not. Men are not, as a general thing, so wonderfully *devoted to the public good* as to be willing to sit on boards, and attend to the business of moneyed institutions — without expecting some reward. But, you asked, just now, what benefit *you* were to derive from being a director. I will tell you. It will put it into your power, for instance, to favor a friend, who, in time, will favor you in some other bank. This is a single instance of the benefit that can be made to arise to you from your new position; a fact that I thought you perfectly understood.”

“So I did. But, from some things you said, I was led to infer that a more direct good was to be derived from my position.”

“Not so eager, my young friend — not so eager. The *indirect* way is the *safest* and the *surest* in the end. Money is never to be picked up in the streets. A plain and direct way, is soon filled by crowds. The indirect way, which few know to exist, and fewer still have the shrewdness to find, and having found, the *nerve* to walk in — is the best way. But wait for a while. I have some undeveloped schemes in my head. At the right time I will divulge them, if I think I can depend upon you as a co-worker in carrying them out. In the meantime, be content to use the facility which your position as a bank director gives you. If you play your cards right, you can easily get the use of from ten to twenty thousand dollars.”

On this hint, Riddell acted.

“Have you any good paper to offer, Bradley?” he inquired a few days afterwards of a merchant whom he knew to be a director in another bank, and who was aware that he held a like position in the Citizens’. The two men were on intimate terms.

“Yes, plenty,” was replied. “Why? Can you push it through your bank for me?”

“I can try.”

“For which *favor*, no doubt — you would like me to try what I could do for you,” said Bradley, smiling.

“If it can be done, as well as not,” returned Riddell, affecting indifference. “But are there not three or four impracticable old fellows on your board?”

“Impracticable at times. But I have never found any difficulty in managing them. Do you keep an *account* in our bank?”

“No. I have not done so yet.”

“You’d better open one, hadn’t you?”

“I suppose I had.”

“Do it; and when you’ve any good paper to offer, let me know, and I’ll work it through for you. In the meantime, I shall take advantage of your influence in the Citizens’, as long as you are kind enough to offer to stand my friend there.”

“On what days does your board meet?” asked Riddell.

“On Tuesdays and Fridays.”

“Tomorrow is Tuesday. I’ll make a deposit of a thousand dollars today, and on Thursday I will throw in about six thousand dollars of good business paper.”

“City paper?”

“About one half of it.”

“You’d better get another name on the country paper.”

“I prefer not asking anyone to become endorser for me.”

“Mr. *Ackland’s* name would go through our bank without a question.”

“No doubt of that. But he has already paid, and assumed to pay, of his own accord, about thirty-five thousand dollars for me, and that is as much as I can reasonably ask of him. No, I wish to go along, for the present, independent of him. The paper is perfectly good.”

“Where is it payable?”

“Some in St. Louis, some in Cincinnati, some in Lexington, and some in Wheeling. My name ought to carry it through; especially as I am now the son-in-law of Mr. Ackland, who will stand by me if I should happen to get into any difficulty. This is to be taken into consideration.”

“Very true. Well, I’ll do my best for you; and you must do the same for me.”

“You may depend upon my serving you to the extent of my ability.”

“Are you on good terms with Partridge?” asked Bradley.

“On the very best of terms.”

“All right then. Just give him a *hint* that you want such and such paper to go through — and the thing is done.”

Neither Riddell nor Bradley found any difficulty in pushing through the paper they wished to favor. The first operation made, the two men followed it up with others, and Riddell became easy again in money matters, for he could, without any difficulty, turn the bills of customers into cash, through the interest of his friend Bradley.

This was the beginning of his *financiering* operations, and on the strength of it he immediately extended his business; for he saw that, by a similar arrangement with directors in two or three other banks, he could always get as much money as he wanted.

About this time an occurrence took place, that, assailing his *predominant love*, tried still farther his *integrity of character*. A customer from the country, named Wieland, a man of honest principles, who owed him ten thousand dollars, called in one day, and bluntly told him that, on account of recent heavy losses, he was unable to meet his payments, and, on settlement of his affairs, would not be able, he feared, to pay over fifty percent of what he owed.

“That’s bad; very bad,” said Riddell, looking grave, as well he might; for the whole of his customer’s paper had been discounted, and would have to be provided for by himself.

“It is bad, I own,” was replied. “But what can’t be helped, can’t be. If I hadn’t been *cheated* most outrageously, I would not have been in my present condition. But, I am here to arrange for an assignment for the mutual benefit of all. I wish to retain nothing for myself. Let my business be closed up, and all that can be got from it realized.”

Riddell mused for some time. Then he asked —

“Is this matter known to your other creditors?”

“No, I have come to you first, because I owe you most.”

“Very well. For the present, say nothing about it. Let me have time to think over the matter. It is a pity for you to be broken down, if there is any hope of saving you. I dislike, above all things, to see a merchant fail. It is a bad precedent, to say the least of it.”

“I’m afraid, Mr. Riddell, that my case is hopeless,” said the debtor.

“No, I will not admit that. But let me have twenty-four hours for reflection. Perhaps I may be able to suggest something. Call tomorrow, at this time, Mr. Wieland; and be sure not to mention what you have told me to anyone, or it will put it out of my power to serve you, as I feel strongly inclined to do.”

As requested, Wieland called on the next day. Riddell received him with unexpected cheerfulness.

“I’ve thought about you a good deal since you were here,” he said, “and it seems to me, that you ought to make an effort to struggle through. You are a man of business habits, and able to make money if you only have a chance. But, I don’t believe the *country* is the place for you. You would stand a far better chance here.”

“In this city!”

“Yes. In this city.”

Wieland shook his head.

“I know you would,” said Riddell positively. “A man like you should never *vegetate* in the country. Take my advice, and close up your business forthwith. I have thought it all over, and am satisfied that it is your very best course. I will extend your payments, and sell you as freely as before. This will enable you to meet your other notes and retain your credit unimpaired.”

“But my stock will not sell here. It is for another market.”

“That must be sold off. Go home, and close up everything in the quickest possible time; collect as much as you can, and then come here. In the meantime I will look out for a good store, where you can open with a fresh stock of goods. By forcing sales, you will, as a natural consequence, have to make sacrifices; but then you will get in a good deal of ready cash, the importance of which you know as well as myself.”

Wieland was not carried away at once by this proposition; but Riddell met every objection, and pointed out the advantages of a city over a country business, in such strong colors, that he at last yielded, and announced his intention of closing up where he was, and removing to the city. To everyone who alluded to the subject, Riddell spoke in terms of approval, and said that Wieland was a *man of the right stamp*, and would soon make his weight felt in the community.

When Wieland at last came, Riddell sold him goods freely, and others, on the strength of his example, did the same. For four or five months, the victim, for such in reality he was to be, had free play, and then Riddell began to *draw in* with a steady hand. He required heavier and heavier reduction upon each renewal of the old account, and managed to diminish the amount of sales to Wieland, and drive him to other businesses, for the purchase of goods. This went on until, finally, Riddell declined to sell to him at all, but was very careful not to let a whisper of the fact get wind.

The cause of this change, Wieland could not at first understand. He was too *honest* himself to suspect the real truth, and hurt that one who had so befriended him, and towards whom he entertained such a lively feeling of gratitude — should, from any cause, alter the good opinion he had once held. What added still more to the pain he felt, was the fact, that he was getting once more embarrassed, and could not see clearly his way through his difficulties. Half of the amount originally due Riddell had been paid, and the new indebtedness was but small, the bulk of Wieland’s purchases, for over six months, having been from other businesses.

Painful as it was, poor Wieland, no very long time after Riddell had virtually refused to credit him any longer, was obliged to ask an extension of the entire balance of the old indebtedness, which stood at five thousand dollars.

“Renew the whole! It is out of the question, Mr. Wieland,” replied Riddell, expressing surprise at such a proposition. “The fact is, I am so pressed for money, that I don’t see how I can help you at all. Your note is discounted, and, therefore, beyond my control. I was *compelled* to realize on it. It is unfortunate, but there is no help for it.”

“You know that I can’t pay the whole amount of your note, Mr. Riddell,” said the distressed debtor.

“How would I know it? But that is neither here nor there. The paper has been discounted, and I shall not be able to lift it.”

“You can get my note through bank again.”

“While this remains unpaid, it would be folly to offer your paper again.”

"If I can succeed in borrowing the amount required," said Wieland, after thinking hurriedly for a moment, "would you be willing, after the present note is lifted, to offer another for, say, four thousand, five hundred dollars, and hand me the proceeds?"

"Certainly," was the prompt answer.

"Is there a reasonable hope that the discount will be obtained?"

"I *think* so."

"It will not do to have any uncertainty in a matter like this, Mr. Riddell."

"I can obtain the money on your note without doubt. I always get what I ask for."

With this assurance, Wieland borrowed, from various sources, enough to lift his note. On the day after it was taken up, he called upon Riddell with a new note at sixty days for four thousand, five hundred dollars.

"When will it be done?" he asked.

"The discount day in the bank where I intend offering it, is the day after tomorrow."

"On Saturday, then, I can get the money?"

"Yes, I presume so."

There was something in Riddell's manner, that Wieland did not like. After he went out, the "enterprising" young merchant laid the note carefully away in a great pocket-book, where it remained, undisturbed, until Saturday morning. Wieland came in about nine o'clock with a look of anxiety on his face.

"Have you got the money for me, Mr. Riddell," he said.

"I am sorry to say no, Mr. Wieland," was replied. "Most unexpectedly to me, your note was thrown out. One of the directors, to whom I complained of the matter, said that the offerings yesterday were three times as large as they could venture to discount."

Poor Wieland became very pale, and with a feeling of hopelessness, dropped into a chair.

"Two-thirds of the amount borrowed must be returned today," he said. "It is positively promised."

"I'm sorry; but cannot help it," coldly responded Riddell.

"Two thousand belong to Bradford and Jordan. Jordan let me have it on the express assurance that I would return it this morning. He said it was money that had been accumulating for some time to pay a note given for machinery that falls due today. I would not fail in my promise for the world. It might prove their ruin."

"That's bad," remarked Riddell, "very bad. Jordan did not act wisely."

"He acted on the strength of your assurance to me, that my note would be discounted."

"But didn't he know, and didn't you know, that no *positive* calculation is to be made on a discount in bank? I could only *offer* your note; I could not *compel* its passage through the board."

"Will you offer it again?" asked Wieland.

"Yes," was replied indifferently. "I have no objection to try it for you again; but I have my doubts of being able to get it done. Money has become scarce all at once."

"Mr. Riddell," said the unfortunate man, speaking with emphasis, "you must not leave me in this unhappy predicament. You must not allow me to become the *instrument of ruin* to those who have generously assisted me in paying my indebtedness to you. Doubtless you can, if you will, lend me at least enough to return the amount borrowed of Bradford and Jordan, and repay yourself when my note is discounted."

"I don't know," replied Riddell, with the air of a man who felt offended, "I have done all I promised to do, and that is everything you have to expect."

"You will not, then, lend me enough to return what is due to Bradford and Jordan?" said Wieland.

"I have use for *all* my money," was returned coldly.

"Mr. Riddell," said the distressed, yet indignant Wieland, who felt that he was betrayed, "If I am made the *instrument of injury* to these men — you will be the *guilty cause*."

"Mr. Wieland," returned Riddell, opening his desk as he spoke and taking therefrom a slip of paper, "Here is your note; take it. The *thanks* I get for having stood your friend, is your *insults*."

"God help all who expect to live by your friendship," replied Wieland with bitterness, as he took the little piece of paper and looked at it attentively for a moment. "It is all plain now. My note has never been in bank."

"It is false!" exclaimed Riddell, while a flush that betrayed his treachery, mantled his face.

"I have double evidence of what I affirm," replied Wieland, looking sternly upon the man who had held him up until he could secure his own — and then let him fall without a sigh over his ruin. "Basely betrayed!" he added — "basely betrayed; and under the guise of sympathy!"

“Will you please to leave my store, sir!” said Riddell, recovering his self-possession.

Wieland hesitated a moment, as if he were about to add something more; but feeling, perhaps, the utter folly of giving further vent to what was in his mind, he turned away quickly and left the store. As he retired, Riddell muttered:

“That’s all over. My ten thousand dollars are safe. Let others look to their own interests. I’m sorry for my old friend Jordan; but I can’t help it. He should know better than to lend so much money to a man about whose real standing, he knew nothing. But it’s just like him.”

He did not name *Bradford*, even mentally; but rather forced himself not to think of him at all. As heartless as he was, he could not bear the thought of *Anne’s father* to come into his mind, and with it, the consciousness that, in securing his own selfish ends, he had again done him an injury.

CHAPTER 8.

“Does Wieland owe you anything?” asked a neighbor, coming into Riddell’s store, two or three days after the occurrence mentioned at the close of the last chapter had taken place.

“Not a dollar.”

“Indeed! I thought he was into you deeper than into anyone else.”

“Has he gone by the board?”

“Yes. He stopped yesterday; and owes, I am told, six or eight thousand dollars borrowed money.”

“So much?”

“And what is worse, has made no provision for it. I loaned him fifteen hundred dollars last week; and Bradford and Jordan loaned him two thousand. We shall, I fear, not get a cent. I am more sorry for Bradford and Jordan than for myself. They had enlarged their manufactory, by the addition of new and more extensive machinery, for a part of which their note was out and due last Saturday. The two thousand loaned to Wieland had been laid aside, to meet the note. At the last moment, Wieland informed them that he could not return what he had borrowed. There was no resource, and the note laid over. I am afraid it will go hard with them. Wieland tells some strange story about *your* disappointing him in a discount, but nobody believes him.”

“Humph! Does he indeed!” with an air of contempt. “So much for trying to oblige the man. I offered a note for him last Friday, but it was thrown out. The next time I do a good turn for anyone, he will appreciate it. And so he has really busted up. Well, it’s no more than I have been expecting for some time. I knew he would ruin himself, when he was so foolish as to come to the city.”

“I understand that he says *you* advised him to come.”

“I advised him? Preposterous! Why should *I* advise him?”

“When a man fails, he very naturally tries to throw the blame on somebody.”

“Of course. Well, let him talk. It will harm no one in the end, and may be some relief to him.”

“It won’t pay me my fifteen hundred dollars, though. If I were as clear of him as you are, he might talk about me until doomsday.”

“Words break no bones. Poor devil! Our city trade used him up in double quick time. How much will he divide?”

“Not twenty cents on the dollar.”

“Where has everything gone?”

“Heaven knows. It’s gone; and that is all that will ever be known, I’m thinking.”

“He may have taken care of himself,” was the outrageous suggestion of Riddell.

“No,” replied the mercantile friend, “I will not believe that. Wieland may have erred, may have done business blindly — madly, if you will — but he is no *deliberate villain*. Any man of common observation will tell you that.”

“I hope not,” was returned in tones that involved a doubt.

Poor Wieland had indeed failed, as Riddell knew he must. He had lured him to the city by false promises, with the sole end of holding him up until he could get his ten thousand dollars, and then letting him fall with a crash, indifferent who might suffer — so he secured his own. He had succeeded in his *iniquitous scheme* but too well. Others were induced to credit Wieland through his example, and to continue the credit, even while he was steadily and rapidly withdrawing his sustaining arms from around his unfortunate debtor. From fifty to sixty percent of their claims, would have been realized by all the creditors of Wieland, had he closed up business at the time he proposed doing so, and he could have obtained light credits still enabling him to start again in a small way, and support his family. But as it was, through losses sustained in forcing off his old stock, by the payment of Riddell one hundred per cent of the amount due him, and from other causes attendant upon his embarrassed position, he was not able to divide among his creditors over eighteen cents on the dollar, and retired from view hopelessly ruined, and with the smiting consciousness that he had allowed himself to be duped, to the injury of the great bulk of his creditors.

Among these was the father of Anne Bradford, and the old friend of Riddell, who lost over fifteen hundred dollars — money loaned to go into the pocket of the young “enterprising” money-making merchant.

About a year after *Jordan* became the husband of *Maria* Bradford, the father of his wife proposed to the young man to give up his situation as a clerk, invest a thousand dollars that he had saved in his business, and join him as partner in its labor and profit. After due deliberation, Jordan accepted the offer, and took charge of the buying and selling department, while Mr. Bradford gave his entire attention to the manufactory. The good results of this system were soon apparent in a greater productiveness at the mill, and better sales of what was made. The young man, in his thorough acquaintance with merchandising, brought into the establishment just what was needed, and left Mr. Bradford, who was fit for a manufacturer, and nothing else, to center all his thoughts upon his cards, spindles, and looms.

The first and second years of this new system showed most encouraging results, and gave to Jordan an actual profit in the business of over two thousand dollars. At the end of the third year, they ventured upon considerable improvements, and the introduction of new, better, and more extensive machinery. Paying for these kept them very close, but they managed everything with such prudence, and looked ahead with such precise forethought, that all would have come out right — but for the unfortunate loan to *Wieland*, which came very near breaking them down, as small a matter as it might appear to be.

Like most of those around them, a good credit was the mainstay of their business. They made their heaviest purchases of raw material on time, and as they had never asked an extension nor a loan of money from any of the merchants with whom they dealt, their credit was good to double the amount for which they used it. For nearly a month before the due day of the last note given for machinery, amounting to two thousand dollars, the money for lifting it had been in bank. Two or three days before the payment was to be made, *Wieland*, with whom Jordan had become acquainted, pressed hard for a *temporary loan*, assuring the latter that on the day he had use for the money, he would receive between four and five thousand dollars. Knowing nothing of *Wieland*'s peculiar circumstances, and not doubting in the least that he would be perfectly able to return the amount, Jordan loaned him two thousand dollars.

After the dreadful discovery made by *Wieland* that *Riddell* had *betrayed* him into borrowing five thousand dollars to lift his note, and then *deserted* him — he lost his presence of mind, and so clearly exhibited the distress he felt, that all to whom he applied for loans to enable him to replace the sum due Bradford and Jordan, took the alarm, and deemed it prudent to be very short of funds. Half distracted, at two o'clock he called upon *Jordan*, who had several times sent to him during the day, and, almost with tears related the story of his cruel disappointment. The pressing nature of *Jordan*'s own affairs, left him no time to sympathize with *Wieland*. He called upon one or two of their customers, and tried to borrow enough to lift the note, but failed in obtaining more than a few hundred dollars. The holder of the paper did not live in the city, and no application could, therefore, be made to him to have it withdrawn from the bank. There was no help for it. The note had to lie over and be protested. This was of course soon known, and further credit immediately refused by their old friends.

In this strait, Mr. Bradford went to a firm with which he had been doing business for twenty years, and gave the senior partner therein a plain history of the matter, which was clearly understood. Money was advanced to lift the dishonored paper, and such specific representations made in the quarters desired, as restored confidence, and Bradford and Jordan went on as usual, the latter resolved in future to look a little more narrowly into what he was doing.

It was thus, in the *eager spirit of gain* which ruled him, that *Riddell*, seeking to get his own interests, utterly regardless of others' interests, came nearly dashing his early friend to the earth, and adding another injury to the deeper one Mr. Bradford had already sustained at his hands. *Riddell* knew all this, and would have wished it otherwise — but it did not trouble him very deeply. He had managed to save himself from loss, and, in doing this, attained his highest wish in the matter. Moreover, he thought himself *shrewder*, and *more wide awake* than his neighbors, and indulged a little quiet *exultation* in the thought. As to the doubtful *integrity* involved in the matter, that never occurred to him. The doctrine, that “all is fair in trade,” he thought a very good one, and generally acted up to its spirit; and the motto, “Every one for himself,” was mentally repeated almost daily. Thus was his *ruling love* entering more and more into his thoughts and acts, and overshadowing and holding in subjection all other affections of the mind, not in agreement therewith.

CHAPTER 9.

Instead of tracing the course of Riddell, step by step, during the first five years that elapsed after his marriage, we will pass over that period of time, and see what *progress* he has made. When we left him, he was doing business to the amount of about sixty thousand dollars a year; now his annual sales are not less than a hundred and fifty thousand, and he is looked upon, by some, as one of the most shrewd, enterprising, and fortunate merchants in the city. His style of living is costly and elegant, and he gives, every year, two or three brilliant entertainments. But we will look *deeper than the surface*. We will go with him *behind the scenes*, and let the reader see the *wheels* and *ropes* by which the beautiful and attractive movements designed for the public eye are made.

Those who closely observed Mr. Riddell at this time, saw that, amid all his prosperity, he was far from having a quiet spirit. At home, there was no sweet fireside circle; for matters of business so engrossed his thoughts and his time, that he rarely spent an hour, day or evening, with his wife, who loving him devotedly, pined for some more marked *return* of love than she ever received. It was evident that he rarely thought of the dear ones at home; his *affection* was not there, and where the love is not — you will rarely find the *thought*. Money projects — gain, gain, gain — engrossed every power of his mind. And yet, his wife was beautiful, accomplished, and devotedly attached to him, and his two children were as sweet young creatures, as a father could wish to fold joyfully in his arms.

But where money is the *god* we serve, there can be no *divided worship*. The man who is making haste to be rich, has neither time nor taste for pure *domestic joys*. Even while he sits by his wife, or holds his prattling boy upon his knee — he is thinking of the ways and means of getting gold. And thus it was with Riddell. Instead of being satisfied with the gain of this year, he was sagely anticipating the increased gain of the next. What he already had, was lightly esteemed, except as the means of helping him to get what he had not.

In “financiering” matters, Riddell had gone pretty deeply, and these were occupying a larger portion of his thoughts; more than could well be spared from his business. Besides being director in a bank, he had become President in an Insurance Company, which dealt in post-notes pretty extensively, and more or less intimately connected with several money schemes that had but little intrinsic regard to the *public good*, although apparently originated for no other end. All these he made subservient, as far as it lay in his power to do so — to his own interest. Partridge, he had found a shrewd schemer, and as bold as shrewd; walking erect when few men would venture to creep — and he trod fearlessly by his side, more the *tool* of the older and deeper schemer, than he for a single moment imagined.

One day, about the time we introduce Riddell again to the reader, he sat in the private room of Partridge, after dinner, engaged in earnest conversation, with the individual who had initiated him into the mysteries of “financiering.”

“There is one thing that you must do, Riddell,” said Partridge; “it ought to have been done years ago.”

“What is that?”

“Assume more style.”

“It costs me, now, five or six thousand dollars a year to live.”

“That does not matter. Build or buy a fine house, and let some noise be made about it. This will impress the public more deeply with your substantiality than anything you can do. The reputation of having made a handsome fortune in so short a time, will give you a credit far beyond what you now enjoy, and, of course, the use of money at your pleasure.”

“But think how much actual money a splendid house and a corresponding style of living will eat up. That must also be taken into the account.”

“I am perfectly aware of this. But, don’t you know that you can get back the major part of your money, by *mortgaging* your house, a fact that one in a hundred will not know. You may depend upon it, Riddell, it is of the first importance to you to put forth as many *palpable evidences of wealth* as possible. You know that everything depends upon your sustaining an unimpaired credit. Let a breath of suspicion blow upon that at any time within the next five years — for it will take at least that time for you to make your large credit rest upon a *real* basis — and you are gone!”

“Of that, Mr. Partridge, I am too well convinced,” replied Riddell, with some seriousness of manner. “I sometimes think it would have turned out better for me in the end, if I had kept my business within a safer limit, and been content with getting rich more *slowly*, as well as more *surely*!”

“You remember that I cautioned you in the beginning, of the danger you would have to encounter,” said Partridge.

“I know. But I was of too impatient a temper, to *plod along* slowly, adding cent to cent and dollar to dollar, like the mass around me. Money, I knew, was to be made rapidly, by those who had the foresight, the skill, and the boldness to work with the material which was around them.”

“It will not do to *look back* now, Riddell. Keep your eyes steadily in advance, and watch narrowly the whole troop of approaching circumstances, or you will *trip* in a moment, when you least dream that an *obstruction* lies in your path. You have walked with steady steps thus far; do not falter now.”

“Don’t misunderstand me,” said Riddell, speaking in a different tone. “I have really no wish to look back. I spoke from a momentary impression.”

“Send back, instantly, all such *impressions* from whence they came. You must not, now, doubt, hesitate, or fear, for the space of an instant. You are *treading a narrow path*, but there is an *El Dorado* at its termination. Think of this, hope, and be strong. Take my advice, and build yourself a splendid mansion. Set about it at once. First purchase a good lot, and I’ll get Gray to notice in his paper the fact that ‘*Franklin Riddell, Esq., one of our wealthy and enterprising merchants, has just bought an eligible site for a dwelling, and intends erecting thereon, immediately, a splendid mansion, which will be an ornament to our city.*’ This will have its effect. Then let your builder go to work, and as speedily as possible get the shell above ground, and be far advanced that the *design* can be seen. Another blast through Gray’s newspaper, will tell, wonderfully, at this stage of affairs. Depend upon it, that by the time your elegant residence is completed, and you ready to take possession, with your family, your name will be good for just as much money as you may happen to want.”

“But are there not men in the community who have shrewdness enough to see through all this?”

“Yes. And men who *will* see through it all; and, what is more, express their opinions freely.”

“And ruin all.”

“Very far from it. Few, if any, will believe them. Your architect, your builder, your workmen, will be paid promptly; and this cannot be done without money. The fact that the money is forthcoming at every demand, will be sufficient evidence of your ability. All that you have to do, is to be very sure that the channel through which the money comes is not seen. Mere talk does no harm. Mere suspicion hurts no one’s credit. But once let the narrow basis upon which the latter rests be seen, and a breath may destroy it. The *deeper* and more *concealed* we work — the more surely will our ends be accomplished.”

“But there is one thing to be considered,” said Riddell, who was beginning to see things less clearly than before. In fact, Partridge had carried him on so rapidly for some time, that he had been unable to take accurate observation of the way along which he had come, nor fully to understand the nature of the ground upon which he was standing. “But there is one thing to be considered. Money, as you justly say, must be forthcoming, if I go to building. Forty, fifty, or sixty thousand dollars, abstracted from my present business and money operations, will inevitably swamp me, unless some new and enlarged sources for the attainment of capital are opened.”

“I am aware of that. But your ability to get capital may be enlarged.”

“How?”

“Let me divulge a new scheme over which I have been pondering for some months. I shall need your cooperation; but that cooperation will give you just what you want, larger money-facilities. Are you prepared for a *bolder* step than any yet taken?”

“I am, if it gives ordinary promise of a rich harvest.”

“You shall judge for yourself. You are aware that the Eagleton Bank failed two years ago, and that its stock is not worth five dollars a share?”

“Yes.”

“Its charter remains inviolate, and is perpetual. Luckily, no clause making the suspension of specie payment a forfeiture, was introduced. Now, I propose to unite with you and two or three others upon whom we can fully calculate, and get the whole of this stock into our possession. The capital is two hundred thousand dollars. As soon as we commence buying up the depreciated scrip, it will begin to rise, but will not reach above twenty dollars a share before we have nearly all of it in our hands. So that, for about twenty thousand dollars, we can

get possession of the bank, and set it going once more. Eagleton, you know, is a hundred miles from here, with a stage route nearly the whole way. Little or no business is done in the neighborhood. In fact a bank was never needed there. As a natural consequence, the issue of bills would find a circulation at a distance; the largest amount in this city, where we could have such arrangements for redemption, as would keep it from finding its way, except in small quantities, to Eagleton. A specie basis of ten thousand dollars would be ample. All the officers needed, would be a president and cashier, and these we could select and send down. They would be, of course, men whom we could bind to us by a selfish interest. I know where to put my hand upon them. It would take a short time to establish confidence in the bank, but there are ways of doing that. As soon, however, as the notes of the Eagleton Bank began to go freely, we would begin to derive a benefit, for we would be the real issuers of them."

"But you forget," said Riddell, "that the moment the bank resumes, the old note holders and depositors will come in."

"No, I don't forget that," replied Partridge. "There were not five thousand dollars on deposit when the bank failed. It had been run upon by depositors for a week before it suspended. Of this amount, one half has since been paid."

"But there was a large circulation out at the time."

"Not so large as many supposed. Four-fifths of it were bought up at a discount by those who owed the bank, and paid in liquidation of the dues against them: so that but a small balance is out. Now look at the other side. For twenty thousand dollars we get stock, worth two hundred thousand dollars. By proper management, this scrip may be made to stand in the stock market at from eighty cents to par, thus affording collateral security for loans nearly equal to the moneyed value of the whole capital of the bank — say at least one hundred and fifty thousand dollars. You know what you can do in this way, and so do I. Besides, it will be possible to get out the bills of the bank to a large amount. My calculation is, to push the circulation until it reaches half a million. The president and cashier, understand, are to be men fully in our interest; men not over scrupulous, nor troubled with a very tender regard for the good of the much lauded, and much flattered, *dear public*. Do you see the matter now in its true light?"

"I do."

"I thought you would see it. Your position in the 'Citizens Bank,' in the 'Mutual Insurance Company,' and in the 'Mutual Savings' Fund,' will enable you to play directly into our hands in carrying out the grand scheme. In fact, there might be a separate issue payable at the 'Mutual Savings' Fund,' which would afford that institution a medium of circulation, and at the same time give confidence to the entire issue of the Eagleton Bank. This is a good thought."

The "Mutual Savings Fund," here alluded to, was an institution somewhat similar to a Savings Bank, in which weekly deposits of from two to ten dollars were received, to be converted into stock whenever the sum amounted to the price of a share. The depositors were, mostly, people in moderate circumstances, to whom were held out the prospect of liberal dividends on the profits of the institution, which received, likewise, regular business deposits, and discounted upon its funds. Riddell held a position of influence in this Savings Fund Society, from which the Legislature, in granting a charter, had wisely withheld the privilege of issuing its "promises to pay;" and this position, Partridge was quick to perceive, would enable him to draw the institution into an arrangement of great importance to the credit of the Eagleton Bank.

"A good thought, truly," replied Riddell to the last remark of Partridge. "Without doubt, if the scheme you propose can be carried through, we may gain such an advanced position, by the aid of the Eagleton Bank, as to defy any efforts to break us down."

"Assuredly so. I saw that at the first blush."

"It is a grand project!" said Riddell, rising and walking about the floor, perfectly elated with the idea of the ease with which he might, in conjunction with two or three others as little scrupulous as himself, get the control of hundreds of thousands of dollars.

Up to this time, Riddell had struggled hard to repress all feelings of *elation*. Indeed, the necessity which had all along existed for a most earnest application of himself to the ways and means of raising money, in order to preserve his business in its integrity; and the doubts that often hung over the future, had kept down a feeling of self-congratulation. But now he saw such a golden harvest before him, all ripe for the sickle, that, like a bird upon whom the sunshine falls suddenly, he could not refrain from giving vent to his feelings of delight.

“Capital! capital! capital!” he ejaculated, as he walked the floor, and the whole idea of the thing grew larger before the eyes of his mind. “I wonder that no one has thought of this before.”

“Others have thought of it, no doubt. But not all who are able to see clearly the ways and means of making money, have the boldness to enter upon their execution. Don’t forget, Riddell, that, in carrying out this plan, great coolness, forethought, and prudence will be required. There must be no false steps made; no faltering in a moment of alarm and danger, no betrayal of weakness, nor sacrifice of interest to feeling, at any point. The *end* to be attained, is all we have to look at. Moreover, the fewer we have in our confidence, the better. Our mercantile transactions must go on as usual, and we must devote enough time to them to keep all in a healthy condition, lest entanglements there, bring ruin into our other and really more important interests.”

All this, Riddell saw clearly enough, and he calmed down his buoyant spirits.

“With such a magnificent project to be carried out, as the one I have introduced,” added Partridge, “it is necessary that the *real actors*, although the public may not fully understand their relation to the matter, should be men who are looked upon as possessing *undoubted wealth*. For, in case of an emergency, it might be necessary to raise, on their credit alone, vast sums of money, to sustain the splendid scheme of *profit* they had united to carry through. You are now looked upon as an enterprising young merchant, who has made a good deal of money; but, until you assume an *imposing style of living*, such as I have suggested, you will not make the desired *impression on the public mind*. Build, an elegant house — the Eagleton Bank will give ample means and to spare — order a splendid carriage; and purchase a pair of horses at a thousand dollars a-piece. This will do more for you than if you were to dig from the earth an hundred thousand dollars in gold!”

“I will do it!” was the earnest reply of Riddell.

CHAPTER 10.

Enough can be gathered from the last chapter, to give the reader an idea of where our young adventurer's steps were tending, and how completely the *god of this world* had blinded his eyes. The legitimate results of a well-conducted business appeared, now, of little account in his estimation, for a *shorter road to wealth* was before him. Through the advantages which his connection with moneyed institutions gave him, he had been able to command a good deal of capital, but nothing to what he now saw would flow into his hands, if the *Eagleton Bank scheme* could be fully realized.

There was a time when he thought that fifty thousand dollars was a fortune. But now he felt that nothing short of hundreds of thousands, would satisfy him. One thing, involved in his money schemes, gave him at times uneasiness. In stepping beyond the proper sphere of a merchant, and coming into association with men whose business transactions were with money itself, he found it impossible not to get his own interests involved with theirs. There were so many *wheels within wheels*, interchanges, and appliances at points near and remote, to be made, in order to deceive, that he hardly knew how he stood, or exactly how far he was so connected with others as to be in danger, were any *tripping* to take place. Shrewd as he was — and Riddell was shrewd — he was playing a game with men who understood quite as well as he did, if not better, what they were about; and knew how to use him much more than they allowed him to use them. But he thought that he knew what he was about, and deemed himself wide enough awake to see that no one got ahead of him. And yet there were times when he sincerely wished that he had never striven to push his business beyond a prudent limit, nor had had anything to do with banks or borrowed capital — when he had a clear appreciation of the *dangerous position* he occupied, and how an adverse breath might dash him to the earth!

How this was so, may be inferred from the fact, that he always had discounts and accommodations varying from sixty to eighty thousand dollars, obtained, in many cases, through the favor of others, for which *favors* he had generally to give a like return. Partridge would sometimes exchange notes with him, generally for pretty heavy amounts; but always did it in a way to make it appear simply as a favor to Riddell, although this was not, by any means, generally the case. And there were other *friends* of his, between whom and himself endorsements and note exchanges passed rather freely. In fact, he found it impossible to get as much money as he wanted, without the aid of friends whose credit he could use, and for this he had to give a like return.

When Riddell first started in business, it was with the wise resolution never to give nor ask an *endorser*. To be responsible for no one; and to ask no one to be responsible for him. And in the articles of co-partnership between Alexander and himself, it had been specially provided, that the credit of the firm was in no case to be loaned. If, after he had virtually ejected his partner, Riddell had been *content* with a safe and steady accumulation of money, he never would have been tempted to depart from the prudent course at first adopted. But the *mania of getting rich fast* took deeper hold of him. The capital upon which he was operating, cramped within such small bounds his ambitious spirit, that he grew restless and impatient. As a natural consequence, he drove his business so hard — that it soon began to drive him; and the necessity for larger means drove him into a moneyed institution as a director, in the hope of being able to get more capital through the facilities his new position would give him. After this there was no stopping — no looking back.

One step opened the way for another; and new *allurements* were presented with every new advancement. His *ruling love* was fired with increasing ardor, and his avarice was tempted by promises of gain beyond anything yet realized. But, amid it all, he did not neglect his business; still looking upon that as the surest way to independence, and throwing into it all the energy his larger command of means gave him. Still, his operations in trade were not marked by the shrewdness that once characterized them, for the reason that his command of money facilities made him bolder, and inspired him with more of the “nothing ventured — nothing gained” spirit than he had before possessed.

Every *inordinate love*, when permitted to come into full activity, blinds the intellect; and this is particularly the case with the inordinate love of gain. It is for this reason that so many men, after having secured large fortunes, run into the maddest schemes in their eager desire for greater wealth, and make shipwreck of everything — not excepting a good name and a good conscience.

A few more conferences with Partridge, and one or two others admitted into their counsels, determined the matter in regard to the Eagleton Bank. Immediate measures were taken to get possession of the stock, which

was accomplished by means not necessary to detail here, and the broken concern galvanized into the appearance of new and healthy life. Certain brokers were employed to advertise for Eagleton Bank paper at seventy-five percent discount, while others loaned it at short dates and received par funds in return. None but those immediately interested, knew of Riddell's connection with the bank, yet some wondered that he had so much of its paper on hand. If a neighbor, on a money-hunting errand, stepped in, and said —

“Have you anything over today, Riddell?”

His usual reply was —

“I have a few hundred in Eagleton Bank notes, which you can have for a week, if that will do you any good.”

Or, if a bill was to be paid, the Eagleton Bank notes were pushed off, provided they would be received.

The other partners in this *high handed fraud upon the public*, were equally active in converting their share of the bills obtained from the bank into something that looked in their eyes, more like money or property. The parties in this great *scheme* were in number four, and their first act, after getting the bank afloat, was to make each, a stock note, and borrow thereon from the bank, thirty thousand dollars a piece of its paper, which they were to put into circulation as best they could. Of the proceeds of this, five thousand dollars were to be converted by each into specie, or par funds, making twenty thousand dollars in all, and the same transmitted to Eagleton, as a basis for the bank to rest upon. This, with what would come directly into the institution through the agencies established by the officers of the bank, in New York, Philadelphia, and Baltimore, it was believed would keep it safe, as it lay far off, in a quiet valley, remote from business, and difficult of access.

The next thing was for Partridge, Riddell & Co. to borrow equal amounts from the bank, on their individual notes. These notes, when they fell due, were merely renewed. Even the formality of taking them up, was not observed.

Things went on smoothly. The first surprise and doubt that passed over the public mind, died away. Confidence in the resuscitated bank gradually took hold of the mass, and in less than a twelve month, the bills were regarded with as little suspicion, as if the people could look into the vaults of the bank and see them filled with gold. During this time, Riddell had so managed affairs, as to induce the directors of the “Mutual Savings Fund” to apply to the President and Directors of the Eagleton Bank, for a special issue of bills, payable at their counter, for which they offered ample security, and a handsome percentage. The President and Directors were, of course, all prepared for this; and of course they granted the request. This new issue, “payable at the Office of the Mutual Savings Fund” amounted to one hundred thousand dollars.

It must not be supposed that the security obtained from the “Mutual Savings Fund” was a dead letter to our bankers. Very far from it. It was something that, while it remained nominally in possession of the “fund,” could be hypothecated. And it was hypothecated, and from sixty to eighty thousand dollars borrowed thereon.

In the meantime, Riddell had commenced *building* on a scale far more elegant and costly, than had at first been contemplated. When he mentioned to his wife what he designed doing, she begged him, earnestly, to be contented with their present lifestyle.

“We do not enjoy what we already possess,” she said. “Only give me more of your society, and let me see your face brighten when you come home, as it used to brighten — and I will be content with far less than we now have. Here is elegance, dear husband, beyond what my heart desires; elegance that your eyes do not seem to see nor care for. Why, then, seek for anything *beyond*? It will bring *care* — but no *enjoyment*.”

“There is an *end* in view, Blanche; an end beyond what is personal to ourselves, in the splendid residence I shall build.”

“There can be only one right end, dear, for which a man should build himself a costly house; and in that end, is involved nothing which does not appertain to domestic comfort and hospitality.”

Mrs. Riddell spoke earnestly, while her eyes were fixed tenderly, yet with a serious expression, upon her husband's face.

“You are a woman, Blanche,” returned Riddell, half lightly, half chidingly, “and cannot see how, in our struggles with the world, we have to do a hundred things only for the *sake of appearances*. Domestic comfort and hospitality are not involved in my purposes in regard to building, and the assumption of a more imposing style of living. Heaven knows, as you say, that I don't enjoy what I already have!”

“My husband,” said Blanche, more seriously than before, “it is a truth, and one which we ought to ponder well, that only what is done from a *right end* — brings the desired result. To build an elegant house, and assume an imposing style of living, merely for the sake of *appearances* — must result in disappointment.”

“It is not for *mere* appearances, Blanche,” returned Riddell, who did not understand his wife half so well as the few words he had uttered enabled her to understand him. “No; far from it. As to the mere appearance of possessing great wealth — I care nothing for that. But, it, is necessary, in order to impress the minds of the public with my substantiality, that I assume the appearance of a man of large property. Men judge from appearances. Fifty thousand dollars, well laid out, will give me the command of a hundred and fifty thousand dollars. You understand now, do you not, Blanche.”

Mrs. Riddell looked surprised and bewildered.

“In other words, Blanche,” resumed her husband, “I must deceive the public by the appearance of being really a richer man than I am; this will so enlarge my credit, that I can gain what I at first only seem to possess. This has been the case all along. I was not really justified by the state of my business in assuming, when we did, our present style of living, but the result has been what I expected. My credit instantly became better, and I was soon in a condition to support a far more costly style. This is a strange world, Blanche; and while we are in it we must do as it does. If people will be humbugged, why we must only humbug them; that’s all.”

A self-complacent smile wreathed about the face of Riddell; but it was met by no answering smile from the sweet lips of his wife, whose heart was chilled by so strange and unexpected an avowal on the part of her husband. Never before had he openly declared the *principles* upon which he was acting, and her love for him, had prevented her from seeing them herself.

“Why do you look so grave, dear?” Riddell asked, after looking for some moments on the sober, downcast face of his wife.

The eyes of Blanche were instantly raised to his, and rested upon him with a steady expression that he did not comprehend, but which disturbed him.

“Surely my husband cannot be in earnest,” she said.

“In what, Blanche?”

“In a deliberate purpose to deceive.”

“Nonsense, dear! You are too serious. I do not mean, by *deceiving* the public, to *wrong* anyone. Every man has, to a certain extent, to *assume false appearances*. It is the only *road to success* in the world. I have found it necessary to do so from the first.”

“You?”

The tone and look with which this single word was uttered, warned Riddell that he had said too much.

“We won’t talk any more about this, Blanche,” he replied quickly; “I see that I am not fully understood. Far be it from me to meditate *wrong* to anyone.”

The expression of his voice, in the last sentence, indicated that he was hurt by the covert rebuke of his wife. This she was quick to perceive. Without replying, she leaned her head against him, and endeavored to conceal the tears that came springing to her eyes. But he felt the deep heaving of her bosom, and knew that she was painfully disturbed.

“Blanche,” he said in a serious voice, “you must be willing to think that I will do right. The fellowship of the drawing-room and the fellowship of the business world, are far different. In the former, there is little or nothing at stake, and we may afford to be frank, open, and deferential to others; but, in the business world, everything is at stake, and the code of the drawing-room will not do. Men cease, in fact, to be gentlemen here. One defers not to another, nor speaks the real purpose of his mind. Were he to do so, he would be driven to the wall in a day, for every man would see his cards, and beat him in the first game. Why, if I were to publish from the house-top the exact state of my business, and let the public know precisely what I was worth, I wouldn’t be able to keep my head above water for a month!”

Riddell did not know how the heart of his wife trembled to its very center, as he made the declaration. She took his words far more literally than he had intended her to take them; and, from that hour, lived in the daily fear of some impending evil. Her husband’s avowal of his purposes had taken a veil from her eyes, and, in one whom she had so tenderly loved for years, she saw something from which her better heart turned shrinkingly away.

It was not a fear of the *loss of wealth* which chilled the heart of Mrs. Riddell. It was a dim fear of the loss of something else — of *honor* and a *good name*. By the side of her husband, she felt that she could stand up bravely in any reverse, and bear with him any trials, so that no finger could point to a blot upon his integrity, and no busy tongue proclaim his dishonor. But, with the instinct of an upright mind, she saw that the path he

was treading was not only beset with many *temptations*, but that he was in imminent danger of being drawn aside by their *false allurements*.

With what a feeling of anxiety she saw her husband commence the erection of his elegant mansion, and noted its progress, may well be conceived. In spite of all her efforts to drive the impression from her mind, she never looked upon the beautiful edifice, as its imposing front gradually lifted itself up, and stood forth to the admiring eyes of thousands, without feeling that it was to be *a monument to their shame and disgrace*. And when, at last, she took possession of the princely dwelling, it was with hidden tears, not with open exultation. And yet she had her *part* to play, and could not turn from its assumption. Grand entertainments were given, and she could do no less than call light and smiles to her face, and pass amid the mirthful company which assembled in her splendid drawing-rooms, wearing a happy face. There were hundreds to envy her — hundreds who never thought of looking below the surface, to pronounce her favored above the common lot. But, if they could have seen into her heart — if they could have looked upon her alone in her chamber, themselves unseen, an hour before she appeared the *smiling hostess* — they would have thought and felt far differently.

CHAPTER 11.

“Isn’t it wonderful how that young man has gotten along? He is said to be worth five or six hundred thousand dollars.”

“It is, indeed. But it shows what may be done by *industry* and *shrewdness*. He is the hardest man I ever dealt with. Somehow or other, he always manages to get the best side of a bargain.”

“That is the true way. He understands the right system.”

“To get rich — but it isn’t always an *honest* system.”

“Men don’t generally stop to inquire about the honesty involved, when a good bargain is before them. Every man has to look out for himself. He who gets ahead as things are now, must have his eyes open.”

“I have heard it said, that Riddell talks of retiring from business, having made as much as he wants.”

“It would be a sign of discretion, if he were to do so.”

“I was talking with Partridge about him this morning. He says that he has advised him to do it, and give place for others to come forward — that he has made enough.”

“Do you really think Riddell is worth as much as you intimated just now?”

“Partridge says he knows him to be worth every cent of it; and he is generally correct in his estimations.”

“It seems almost incredible that so much money could have been made in so short a time.”

“Doesn’t it. But Riddell is no common man.”

“True. He’s one in a thousand.”

Thus were the many deceived by *appearances*. Each of the confederates in the Eagleton Bank scheme, stood aloof from the others, as far as it was possible to do so, when the public eye was upon them; and each took pains to speak of the substantiality of the others, on all proper occasions. The mass were easily misled in this way, and echoed and re-echoed the story of their great wealth. A few saw deeper, and confidently prophesied the end. But their words fell unheeded. They were alluded to as *croakers*, as those who were behind the spirit of the age; as *plodders* in a beaten track. Dozens were tempted to depart from a safe and prudent business, in the eager desire to get rich fast, with which the example of Riddell had inspired them.

But we must pursue the *history* of the man who was making haste to be rich.

As freely as came into his hands the bills of the Eagleton Bank, and as freely as he could pay them away, Riddell found that the erection of his elegant house, in which over eighty thousand dollars were expended, had made money matters exceedingly tight with him. On the day following the evening on which he had given a splendid entertainment to commemorate the fact of his taking possession of his new house, and to display its rich interior to the eyes of those who would look upon it all as another evidence of his immense wealth, he found himself with thirty thousand dollars to pay in the bank, and a balance in his favor of less than five thousand dollars. On the day before, his payments had been ten thousand dollars, and in the week preceding, not less than an equal sum. In providing for these, following as they did, other heavy payments, Riddell had compassed nearly the whole of his available resources for the time, and he was, therefore, in a strait. If he had possessed any paper, even though drawn by the *man in the moon*, he could have negotiated it in some way. To Partridge he had already applied oftener for an exchange of notes, than he deemed prudent. In fact, some things had come to his observation that awakened doubts as to the real stability of his friend, and he felt more than an incipient desire to get less involved with him than he now was.

“What is to be done?” was the serious question he asked himself, as he sat at his desk, with a memorandum of the amount of money to be raised, written out upon a piece of paper and lying before him.

For the third or fourth time he looked through the great pocketbook, in which bills receivable were deposited, but there was little or nothing there. Then he thought whether he could not get from the Secretary of the “Union Insurance Company” post-notes of the Institution for twenty-five thousand dollars on his individual note alone. But the fear, lest the effort to do this would create a bad impression, deterred him from attempting that mode of raising the money.

It so happened, that, on the very evening before, he had been reading in an English Magazine, put into his hands by Partridge, some passages in an “Autobiography of John Ketch,” which gave an account of the *execution* of the well known Fauntleroy, Doctor Dodd, and others, for *forgery*. Strangely enough, he had not

thought so much about the dreadful end to which these men had come, as about the peculiar nature of the means they used in obtaining money, which was to draw bills in, or endorse them with, fictitious names.

While pondering over the difficulty he was in, and regretting the lack of good business or other paper upon which he could procure money, the ease with which a bill could be created, drawn in his favor, and signed by an imaginary name, occurred to him. He could make the note payable in his own city, and allege that the drawer was a merchant somewhere at the South or West. His own name would be sufficient for its negotiation, so fair was his credit, and so potent was his influence in certain quarters. The first presentation of the thought startled him, and he turned from it instantly. But, in turning, he turned to no other resource for getting out of the difficulty, and, therefore, his mind again came back to the suggestion, and he looked at it more steadily. In a very little while, the first instinctive *reluctance* that he felt was not perceived; and he began earnestly to think of the matter, and to ponder the risk involved in this new system of money getting. It was not, he argued with himself, forgery, for the name of no real person was used; and, even in the event of discovery, which was by no means probable, could not be considered forgery in the eye of the law.

But, even after all the doubts and difficulties that started in his mind, had, by specious arguments, been removed, there still remained a strong, instinctive repugnance, to doing the thing proposed; and again Riddell turned away, and earnestly sought for some other means of saving himself. None, however, presented themselves. It seemed, after this suggestion came, that his mind lost its resources. Nothing that he could think of gave the least hope of affording relief.

“It must be done!” he at length said to himself, with a desperate resolution, and a feeling such as no man would twice be willing to endure. But the moment of bitterness was soon past, and in doing what he had resolved to do, he found less pain than he feared would attend it.

Ten notes of various amounts, dates, and periods, were drawn, all signed, in a disguised hand, with imaginary names, and rendered payable at various banks in the city. Their sum was thirty thousand dollars. With these he went to the secretary of the “Union Insurance Company,” of which he was president, and for them obtained three post notes of the company, payable in three, four, and six months. No difficulty was experienced in turning these post notes into cash. There were always plenty of money lenders glad to get them, at a trifle above legal interest.

When Riddell, that evening, encountered the clear, steady look of his wife, his eyes drooped beneath her gaze. He felt that she must read what he had done in his countenance; and he also felt, at that moment, that he would sooner have died than have her come into the possession of his secret.

That night he dreamed that he was engaged with Fauntleroy in his great system of forgery, and a prey to the most distressing fears of detection and consequent death. Then his dream changed. He was Fauntleroy himself — detected, imprisoned, tried, and sentenced to expiate his crime against society upon the gallows. In horror he awoke, great beads of perspiration standing upon his forehead.

But familiarity with this new mode of “financiering” soon dispelled all such dreams. It worked so well that he grew almost careless about looking after the real paper which his large business was regularly bringing in, half forgetting, in his blindness, that there would be no one but himself to provide for these fictitious bills.

Nor did he know that one of his compeers, the one who had put into his hands the magazine containing the “autobiography of John Ketch,” had his eyes upon him, and was closely watching his every movement. He had been *playing* with him as a *cat* plays with a mouse, and now he was meditating the end. Partridge knew exactly the ground upon which Riddell was standing, and saw that there was danger of his going by the board too soon, if means were not provided by which he could sustain himself for something like a year longer, and until he could withdraw from all connection with him involving risk, or likely to reflect discredit upon him as a man of integrity when the *final crash* came; and come he knew it must. He was a greater villain than Riddell, because he had a cooler head and acted from a more deliberate purpose. He judged correctly, when he supposed that the reading of Fauntleroy forgeries would suggest to Riddell, in his difficulties, a similar mode of proceeding, and he took care to afford his victim an opportunity of perusing the history of which allusion has been made.

Partridge naturally concluded, that if Riddell manufactured paper, he would exchange it for post notes of the “Union Insurance Company,” a thing he was in the habit of doing, regularly, with business and accommodation paper. Being a director in this company, and acquainted with all its doings, as well as, for reasons best known to himself, on familiar terms with the secretary, Partridge had the means of knowing, at all times, what paper the company received and held. It must be understood that the board gave the secretary discretionary power in case

notes were offered when it was not sitting; and this power was used to favor a few — Partridge, Riddell (who was president), and some others.

This understood, it will not be a matter of wonder that Partridge detected the forgeries of Riddell on the very day they were made. Notwithstanding the care with which the fictitious notes were drawn, with a view to prevent suspicion, there was, in the eyes of already awakened suspicion, unmistakable evidence of the fraud. But, in a matter like this, assurance sought to be doubly assured. With the utmost coolness, Partridge said to Riddell, on the very day he made the discovery of what had been done —

“I observed a note this morning, left by you at the ‘Union,’ drawn by Jacob Ellerby. Who is he? I don’t think I remember a merchant of that name. Does he belong to this city, or is he found in the country?”

Steadily were the eyes of Partridge fixed upon Riddell as he said this, and he saw enough to more than confirm his suspicions. And yet an indifferent onlooker would have seen nothing worthy of remark.

“He is a merchant of Lexington, Kentucky,” replied Riddell, without the slightest hesitation, “who has recently commenced business. His father is a rich farmer near Paris, so he states. He brought on such letters as induced me to give him credit. Was he not in your store?”

“No. I have not heard of him at all, which is the reason I asked. You are satisfied that he is good?”

“Perfectly.”

“I must try and find him out, then, the next time he visits our city, and sell him a bill myself.”

With this remark, Partridge completely lulled to rest any doubt that his questions had awakened in the mind of Riddell. On that very day he wrote to a correspondent in Lexington, asking if there was a merchant there named Ellerby, and to a correspondent in Paris, Kentucky, to know if a farmer by the same name resided near that town. In due time answers came from both places, and they were in the negative.

“Very well,” said Partridge to himself, coolly folding the last of these replies, and placing it in his desk; “that settles the matter. I must disconnect myself with the young gentleman as rapidly as I can, so as to be out of the reach of danger, when the brittle fabric of his fortune comes tumbling down upon him. He’s a bold fellow, and deserves a better fate; but he lacked prudence, and a mind that could see farther, in order to balance off his boldness. But it is the case with nine out of ten who venture upon these seas; they carry more sail than ballast. I warned him of this in the beginning. His new system of money-raising will give him, for a time, if he pursues it, as I have no doubt he will, the command of plenty of means. He will need no more exchanges of notes with me; and four months will close up all transactions of that kind at present existing. After that I must sell off, quietly, my stock in the Eagleton Bank, which will net me, at eighty dollars a share, nearly forty thousand dollars; and increase my indebtedness to the utmost extent, which I can pay off in depreciated paper after the blowup, and make, in that way, over a hundred thousand dollars clear. This will be better than using any more of the ‘Union’ post notes, with their confounded ‘payable to order,’ which makes every man who gets them responsible. I believe I have used that concern to the extent dictated by prudence. As soon as Riddell is so well in for his Fauntleroy scheme, that he has no hope but in its continuance, I will withdraw from the ‘Union’ Board, and leave the control of affairs to others who will have to bear the odium of its mismanagement, when that goes down with the Eagleton Bank and ‘Mutual Savings Fund.’”

Partridge mused thus, and laid his plans with the utmost coolness, while his partners in the *great fraud* that was to ruin dozens of men, and bring loss upon hundreds — had no suspicion of what was in his mind.

CHAPTER 12.

From fictitious names, the transition to real ones was easy. Riddell found that in raising the immense sums he constantly needed, he had to use too large a quantity of his manufactured paper; and that well known names in money circles must come in more freely, or suspicion of the real truth might be awakened.

The rejection, at one of the banks, of about ten thousand dollars of bills, upon which his was the only name known, made the resort to some new expedient absolutely necessary. This expedient was the adding of real names as endorsers to the fictitious notes.

In all his schemes of money-making and money-raising, Riddell had never once asked for the loan of money or an endorsement from his father-in-law, Mr. Ackland. The first advance of thirty-five thousand dollars had never been returned. Very soon after the marriage of his daughter, Mr. Ackland was led, from what he saw of Riddell, to doubt his *prudence* as a man of business, and to remonstrate with him against entering into certain transactions, which were, in his mind, far too hazardous. Some feeling on both sides was created in consequence, and Riddell secretly resolved that he would never trouble Mr. Ackland for aid, nor ask his advice in any matter. And he kept his resolution. The father-in-law, however, attentively observed his movements, and his eyes, gifted with more penetration than most of those around him, enabled him to see that all was not so substantial as appearances indicated. But he ventured upon no advice nor caution, for he had seen enough of the young man's character to satisfy him that it would do no good.

The relation between Riddell and Mr. Ackland being considered, it is a little remarkable that the first signature chosen by the former to give credit to his notes, was that of his father-in-law, which, after many trials, he succeeded in imitating so accurately, that few could have distinguished it from a genuine endorsement.

It was but natural to suppose that Mr. Ackland would endorse the paper of his son-in-law, and when the notes bearing his endorsement were presented for discount, the drawers' names were scarcely noted. They were always passed.

But it so happened, that within a few weeks of the time when this bold step was taken, that a note of fifteen thousand dollars, thus endorsed, was passed off upon a private money-lender, who, soon after having a large sum of money to raise, passed it into a bank for discount where Mr. Ackland was director.

"You will hardly object to that," remarked the Director who sat next to Mr. Ackland at the long green table, as he passed him the note upon which his endorsement was forged.

"Don't be too certain," was the smiling reply, as he took the note, looked at the face, and then turned up the back. The moment he saw his own name and that of his son-in-law, his countenance changed so suddenly that every member of the Board was struck with the fact.

"I suppose I ought not," he said, rallying himself, and passing the note along with a powerful effort. But his voice had in it something that awakened suspicion. Before the note reached the last man at the table, it was quietly turned down and thrown out. But no word of comment accompanied the act. By a strong effort of self-control, Mr. Ackland was enabled to keep his place at the Board, and take his part in the transaction of business. But the moment he was beyond the observation of those in whom his manner had too evidently aroused a suspicion of the truth, he felt so weak that he deemed it prudent to step into a carriage and order himself driven home. On arriving at his house, he was so prostrated that he could hardly stand, and went tottering up to his chamber. By pretending sickness, he deceived his family in regard to the true cause of his sudden loss of physical strength. A little rest and quiet, he said, would soon make him feel better; and his wife, at his particular desire, after bringing him a glass of wine, left him alone, to think.

It was a long time before the disturbed elements of Mr. Ackland's mind were enough composed to enable him to think clearly, or at all to the purpose. A full hour elapsed, before he came to the conclusion to send for his son-in-law, and charge the fact of his guilt directly upon him, and represent the consequences likely to follow the rejection of the paper by the Board, the members of which must have inferred the true character of the paper, or they would never have thrown it out. He had arisen and prepared a note, and was about ringing for a servant, when his wife entered with the intelligence that three gentlemen were below and wished to see him. His heart misgave him as to their errand.

"Tell them that I am too unwell to be seen today," he said.

But this did not satisfy the visitors. They said their business was urgent, and sent up their names. They were men with whom he had parted but an hour before.

“Say that I cannot be seen today,” Mr. Ackland returned for answer, and the deputation from the Directors of the Bank, for such the men were, had to depart without the interview they had come to hold.

Immediately after their departure, the note for Riddell was dispatched. It was of a tenor to startle him with vague fears, and cause him to obey the summons immediately. When he entered the room where his father-in-law awaited him, the appearance of that individual in no way tended to quiet the uneasiness he felt. He was pale, and walking the floor in an agitated manner.

“What has happened, Mr. Ackland?” said the young man anxiously. “Why are you so much disturbed?”

Mr. Ackland fixed his eyes upon Riddell, steadily, and looked at him, until the gaze of the latter fell to the floor.

“You needn’t ask that, Franklin!” he replied, in a stern voice. “Look at your own wrong-doings — and you have the answer.”

“My wrong-doings, sir?” The young man affected surprise and indignation, even while a tremor was passing through his frame.

“Disguise is useless. You are guilty of crime, and that crime is — forgery!”

At those words, Riddell became instantly as pale as death, and sank into a chair with a moan of irrepressible anguish.

“Gracious Heaven! And the husband of my child!” ejaculated Mr. Ackland. “Poor Blanche! How will your pure, true, loving bosom be torn asunder! Wretched man! Was there not love enough in your heart for her who has lain in your bosom, to save you?”

Riddell, with his hands over his face, had remained where he had sunk down powerless. He felt not only convicted, but condemned. The charge was unequivocal, and covered, in his mind, on first being made, the entire ground of his delinquency. A long silence followed, during which Mr. Ackland paced the floor with a heavy tread, and Riddell had time to recover himself and begin to think. Was Mr. Ackland acquainted with only a *single* instance of his wrong — or did he know all? That was a question of the utmost importance to know. And what was of still greater consequence — was this knowledge confined to the bosom of Mr. Ackland, or was the *blasting secret of his guilt* known to others? He feared to speak, lest he should betray more than was known, and this kept him for a longer time silent. At last, without venturing to look up, he said —

“Mr. Ackland, with pain I have to own, that, driven to the verge of bankruptcy, I forged your name. But, it is but justice to myself to affirm, that it was with no intention of doing wrong to you or anyone. It was a *temporary expedient*.”

“That may cost you the loss of liberty and a good name,” said Mr. Ackland, with bitter emphasis.

Riddell started to his feet.

“Tell me, sir,” he said, eagerly, his lips quivering, and his whole face expressive of alarm — “is your dreadful secret known to others?”

“It is known just this far,” replied Mr. Ackland, speaking with forced calmness; “a note drawn by somebody in your favor, and upon which you had forged my endorsement, came before the board today for discount. I betrayed the fact of your crime by the pain and surprise my face must have exhibited when I saw that my name had been forged. Acting upon this, the note was rejected by the board without a word of comment. Since I have been home, three of the directors have called, evidently in regard to the note. I would not see them. But it is clear they more than suspect the truth. Franklin! Is this the *only* instance in which you have thus stepped aside?”

“I solemnly affirm that it is!” said the young man, unhesitatingly.

“If so, Riddell, exposure may be prevented. But if not — if there is more paper out upon which you have forged mine or any other name, your destruction is inevitable. *Suspicion* is excited, and the *truth* will come to light, and that speedily. You need look for no other result. And what then? You cannot hope to escape shame, disgrace, and the just judgment of the law!”

The knees of Riddell smote against each other; yet he continued, most solemnly, to affirm that he was guilty only in the *single* instance, where discovery had been made.

After a long conference as to what it would be best to do to allay suspicion, Riddell left his father-in-law, glad to get away, that he might think, undisturbed by his rebuking presence, and determine what course of action it was necessary to pursue. But the more he thought, the more imminent appeared the danger with which

he was threatened. There were more than *fifty* bills out, upon any one of which, he could be found guilty of forgery. On the very next day, ten thousand dollars had to be lifted, the failure to do which would inevitably lead to his *exposure*, and the only way he could meet the payment was to forge new paper, the negotiation of which might be prevented by the whispered suspicions of the bank directors going like electricity through the business community.

"I am in great peril," said the unhappy man, as he sat musing in his private counting room. "After having toiled so hard — after having fought with so much bravery up to this position — is all to be lost? My wealth — my good name! All! all!"

A shudder went through him. Someone opened the door of the counting room at the moment. He turned and encountered the anxious face of *Partridge*.

"There is a strange rumor abroad, Riddell," said the intruder abruptly, "no less than that you have been making improper use of your father-in-law's name!"

Riddell forced a smile, and replied with as much indifference as he could assume —

"Yes, I have heard of that. But, I guess it won't do much harm. Mr. Ackland forgot that he had endorsed a certain note for me, and when, two months afterwards, it was sent to his bank for discount by the party to which I had passed it — he exhibited some surprise, and the sharp old chaps who preside over the affairs of the bank immediately supposed they had made a great discovery. He said nothing, and they said nothing; but as soon as the board adjourned, two or three of them put their heads together and tried to make out a case. But, I imagine, they know the truth by this time."

"But, it is said, a committee called at the house of Mr. Ackland to ask him the direct question whether he had or had not endorsed the note, and that he refused to see them, although they sent up their names."

"Is it possible! Preposterous! Can anyone believe this? Why, Mr. Ackland saw them, and told them that the endorsement was genuine."

"He did?"

"Certainly he did!"

"It's bad business though, Riddell, to make the best of it. I am afraid it will materially hurt your credit."

"I don't think so. People cannot be simple enough to believe so *unlikely* a story."

"People are always more ready to believe *harm*, than good of others."

"To some extent, I know they are. But the *truth* in this case is so apparent, that no one can help seeing it. It troubles me but little, I can assure you."

The face and tone of Riddell, as hard as he strove to disguise his real feelings, gave the lie to his words, and *Partridge*, with no little concern of mind, saw that it was so. He had called to see Riddell, under the faint hope that he could satisfy him that there was some mistake; but he saw that all was, indeed, too true, and that the *downfall* of his associate was near at hand — a downfall that must involve him to an almost ruinous extent, and disclose transactions which would, in all probability, bring down upon his head the bitter execrations of an *injured community*. He left the store of Riddell in no pleasant state of mind; but with the paralyzing fear settling about his heart, that there was no way of escape from the storm, which he saw sweeping up the horizon with dark and threatening aspect.

Alone again, Riddell once more sank into a deep and gloomy reverie.

"If a suspicion of the truth is thus flying from lip to lip," he at length murmured, half aloud, arousing himself, and actually wringing his hands as he spoke, "then all hope is lost. There is too much of this paper out. Before tomorrow noon, a dozen notes will be brought to Mr. Ackland and others, to know if the endorsements upon them are genuine; and before tomorrow night, I shall be under arrest, and most likely in prison."

Once more the victim of an *inordinate love of gain* shuddered, and to the very center of his being.

"Before tomorrow night?" he resumed, after a pause. "It may be before tonight! Even now, some minion of the law may be in search of me!"

And he started up quickly, with a look of fear upon his countenance. Opening his desk, he transferred to his pocket-book several packages of bank bills, and then hastily left the store.

CHAPTER 13.

Riddell did not come home to dinner, a thing of rare occurrence, and his wife awaited the return of evening with feelings of anxiety which she could not shake off. A sense of coming evil oppressed her. A shadow was upon her heart, and a weight upon her bosom. When anyone rang the street door bell, her pulse would throb quickly, and she would wait and listen with an anxiety for which she could not account.

At length the dusky twilight came, adding fear to anxiety. She stood at the window of her splendid home, looking eagerly for the form, and listening for the step of her husband. But hundreds went by, yet he appeared not. As darkness took the place of twilight, and the troubled wife yet remained watching at the window, every throb of her laboring heart was, to her own ears, distinctly audible.

A man at last paused, looked up at the window where she stood, and then entered the marble portico which adorned the entrance of the dwelling. It was not her husband. The bell was rung, a servant went to the door, and then the man descended slowly, looked up again at the house, and passed on. There was something in the appearance of this individual, that Mrs. Riddell did not like. Why, was not even inquired. He passed from sight and from thought, but he had left an *impression of concern* on her feelings. Scarcely five minutes elapsed before she saw him again on the opposite side of the street, walking slowly along, and distinct to her eyes in the bright rays of a gas lamp. He was looking over at the house, and after passing a little beyond it, paused, turned, and walked slowly back to a point as far beyond on the other side, and then returned, still looking as if watching for someone. And then backwards and forwards he continued to walk, until Mrs. Riddell became so excited with a vague fear of something, she knew not what, that she was unable to stand, and sank almost fainting upon a couch near the window.

An hour longer, and still her husband was away; and still the strange man walked slowly to and fro, evidently awaiting his arrival, for he had asked whether he were at home.

By this time, the anxiety of Mrs. Riddell had become so intense, that she sent the waiter to ask her father if he would come immediately. Such a summons Mr. Ackland was not slow to obey, though he did it with a trembling heart. He had not seen his son-in-law since the painful interview held with him on that day, and, in fact, had not been out of his house since his return from the meeting of the Board of Directors, at which he had made the dreadful discovery of Riddell's guilt. He was not, therefore, apprised of the fact that a dozen startling rumors were afloat, alleging a most extensive system of forgeries.

On arriving at the house of his daughter, and while he yet stood within the portico waiting to be admitted, a man came quickly across the street, and, ascending the steps, said, with a decided tone and manner —

“Mr. Riddell, I believe, Sir.”

“You happen to be in error,” was replied. “My name is not Riddell.”

The man looked at him doubtingly, for a moment or two, and then turned away as the servant opened the door. Mrs. Riddell met her father in the hall with an anxious face.

“Do you know where *Franklin* is?” she asked.

“Is he not home yet?” inquired Mr. Ackland, as they retired into one of the drawing-rooms.

“No, he has not been home since morning — “

“Indeed!” The way in which that single word was spoken, expressed more of surprise and anxiety than Mr. Ackland meant to betray.

“Have you seen him?” asked Blanche in a choking voice.

“I saw him about twelve o'clock today. Not since. Urgent business must keep him away. You know he has a great deal on his hands.”

“Oh, yes! Far — far too much. He *thinks* of nothing but business through the day, and, to judge of the many words that fall from his lips in sleep, *dreams* of nothing else through the night. But business has never kept him away for so long a time before.”

Mr. Ackland did not like the appearance of the man he had encountered as he came in. There was something about him that made him think of law, courts, and prisons — something that awoke in his mind, the fear of more imminent danger than he had supposed hung over their heads. But what he felt, he had to conceal.

“Mr. Riddell will certainly be home soon,” he said, because he had to say something. “Business, of course, detains him. Hark! Someone is ringing now.”

In a little while the door was opened — they listened breathlessly.

“Is Mr. Ackland here?”

The father of Blanche, on hearing his own name mentioned, stepped from the drawing room into the hall.

“Mr. Ackland! Good evening. Can we have a word or two with you?” said one of two men, both of whom he knew very well; but did not know how deeply they were involved with his son-in-law.

Mr. Ackland stepped out into the portico, and the servant left the door.

“Have you seen Mr. Riddell today?” one of the men asked.

“I saw him this morning,” replied Mr. Ackland.

“He is not at home now, I presume?”

“No. He has not come in yet.”

“We called at your house and learned that you were here, and took the liberty of coming around. You are, of course, aware that there are rumors afloat, touching Mr. Riddell, of a very serious character.”

“I have heard nothing,” replied Mr. Ackland, a sudden tremor passing over his whole body.

“Nothing! Why it is in every mouth. You meet it at every turn.”

“I have not been out until now, since morning. But tell me, for heaven’s sake, gentlemen — to what you allude! What is involved in these rumors?”

“*Extensive forgeries*. Not only upon you, but upon many others.”

Mr. Ackland leaned against a marble pillar to support himself.

“It is also said, that he was seen leaving the city by the afternoon train of cars.”

“Whose name has he used besides mine?” asked Mr. Ackland, in a low, mournful voice.

“The name of Barker & Co.; Martin & Jones; Amos Avermore; and others that I do not recollect,” replied one of the men.

“May there not be some mistake?” asked Mr. Ackland.

“No. We have seen the parties named, and all state that paper has been brought to them during this day to know if the endorsements thereon were genuine; and that they had pronounced them *forgeries*.”

A deep groan escaped the lips of the unhappy man, upon whose ears this dreadful news smote.

“Gentlemen,” he at length said, speaking with all the calmness he could assume, “if this is all true — for what purpose have you called upon me?”

“Simply in the hope that you could give us some testimony to put in the other scale. Have you any?”

“I have none,” was the sadly spoken answer.

The men bowed and retired.

“Oh, father!” ejaculated Mrs. Riddell, falling into the arms of Mr. Ackland, as he came back into the hall. She had followed him from the drawing room, and standing near the door, heard the blasting accusation brought against her husband.

“It is all false! Speak, father! It is all fake!”

The mute lips of Mr. Ackland quivered — they would not, they could not give the lie to what was in his mind — nor utter a word of confirmation. But his silence was conclusive to the mind of Blanche. A faint cry of anguish, a deep shudder, a low choking sob — and the stricken wife lay in the arms of her father — pale, cold, and insensible.

CHAPTER 14.

Partridge and two others sat in earnest conference early on the morning following. A newspaper was in the hand of the former, and he had just read the following paragraph:

“Painful Rumor. — Commercial and money circles were rife yesterday with rumors of extensive forgeries committed by an individual who has stood high in the confidence of the community. We have been at some pains to get at the facts of the case; but statements are yet too vague to warrant our giving anything specific. It is said, however, that the guilty person is deeply concerned with one or two money institutions, and that some startling disclosures may be expected. Attempts were made, during the afternoon and evening, to arrest the individual charged with this high crime, but he could not be found. He has, probably, left the city. But he will hardly escape.”

“Ruin! inevitable ruin to us all!” he exclaimed, striking his fist with great violence upon a table near which he sat. “The cursed villain! Wasn’t he making money fast enough, that he must commit a crime in order to swell his gains. Madness!”

Bitter were the imprecations which fell from the lips of his companions; and they raged, impotently, for a time, like wild beasts suddenly caged.

“All is lost!” resumed Partridge, as he hurriedly paced the floor. “It will be impossible for us, now, to keep the bank afloat. His connection with it cannot fail to be known, and the public will crush it at a word. Then totters and falls the ‘Mutual Savings Fund,’ and the ‘Union Insurance Company,’ overwhelming us in ruin, and bringing upon our heads the execrations, perhaps the vengeance of a wronged community.”

“Shall we let all go without a struggle?” asked one of the men.

“All struggles must be vain, and weaken our power of endurance in the final catastrophe,” replied Partridge. “As for me, I find myself on Riddell’s paper for fifty thousand dollars, and I suppose you are both more or less involved with him in the same way. Last night I ascertained that the ‘Union’ has nearly a hundred thousand dollars of paper discounted for him; and from carefully going over all of it, I have a very strong suspicion that at least one-half is forged. A heavy amount of post notes loaned on this immense sum, have been discounted in the ‘Mutual Savings Fund,’ which is already so hard pressed that it can with difficulty keep afloat. A *breath of alarm* will bring a run by depositors and holders of the issue payable at her counter, and stop her wheels in a day. Gentlemen! it is useless for us to shut our eyes to the truth. We have ridden these three concerns so hard, that they have not enough strength left to carry us in safety beyond the present danger. But for Riddell’s mad conduct, all would have gone on well. We could have foreseen an approaching storm, and hidden ourselves. But now the tempest is over our heads, and there is no shelter under which we can withdraw and await until it has spent its fury!”

Already had Partridge bitterly cursed his own folly in tempting his associate to commit the very crime that was about proving the ruin of all. It is a question whether he has ever forgotten the “Autobiography of John Ketch,” Fauntleroy’s forgeries, or Doctor Dodd’s unhappy fate. He has had cause, as well as his victim, to remember them, for the *pit* he dug for another — he fell into himself!

All further struggles, as Partridge said, were useless. By a kind of instinct, the connection of Riddell with the “Eagleton Bank,” “Mutual Savings Fund,” and “Union Insurance Company,” was known in the community. On the day after he fled in alarm — a fact, doubtless inferred by the reader — the notes of the bank were refused by the brokers, and at once became uncurrent. Holders of those payable at the counter of the “Mutual Savings Fund,” crowded in with them for redemption. By extraordinary efforts, the officers of the “Savings Fund” sustained the run during the day, and closed its doors never again to re-open them. On the day following, the “Union Insurance Company” suspended payment on its post notes, and time enough thereafter to hear from Eagleton, only elapsed, before intelligence came that the bank had stopped.

As usual on such occasions, advertisements were inserted in the papers, warning the holders of notes not to sacrifice them, as each of the three concerns had ample resources for the payment of everything due. But these did not prevent Eagleton Bank Stock from going down to its old rate of five or six dollars a share, nor enable those who wished to sell the bills, to get over twenty cents on the dollar for them, at which rate they were bought up for those who owed the bank.

In the midst of the excitement attendant on these events, Riddell was brought back to the city, and committed for trial. He had reached New Orleans, and was about embarking for Havana, when arrested. So incensed were the people against him, that it was deemed best by his friends to let him remain in prison for a time, to insure immunity from personal violence.

The truth in regard to the Eagleton Bank soon became fully apparent, and the connection of those who had engaged in the fraud upon the public, understood in the community. Partridge was debtor to the institution to an amount reaching nearly a hundred and fifty thousand dollars, and Riddell nearly as much more, and also of stock in the "Union Insurance Company," besides fancy stocks bought at a mere song. As for the "Mutual Savings Fund," there was nothing in the shape of actual property to show. Plenty of "Union Insurance Company's" post notes, were on hand, and notes of Partridge, Riddell, and others, who had stopped payment on the failure of the "Bank," "Fund," and "Company." Depositors lost everything, and many a poor man and friendless widow saw hundreds of dollars, which were deemed as safe as if they had possessed the amount in gold, melt from before their eyes, like frost-work in the morning sun.

It would add nothing to the force of the lesson this simple narrative — in which not a few will recognize more of fact than fancy — is intended to impress upon the mind, were touching instances of distress, occasioned by the high-handed villainy detailed, to be presented to the reader. Enough of these occurred to sicken the heart, and wring from hundreds deep curses upon the *authors* of the wrong, which they had sustained.

In the midst of the earnest struggles made by Partridge to disentangle himself from the *meshes* in which he was involved, and save something handsome from the ruins, even though his good name was lost, he was arrested on a charge of swindling, and held to bail for trial. This broke him down; for it made the prosecution of what he was doing — the very means of convicting him. All, therefore, was lost to him, for to save himself from the danger of conviction on the charge brought — he gave up everything for the benefit of creditors, and thus escaped the legal punishment of his nefarious deeds. When he left the court-house, at the close of a long trial, he left it poor and friendless. None pitied him; none took him by the hand. Even his old and more fortunate associates turned their backs. Broken in spirits, despised and in poverty, he was left to eat, alone, the bitter fruits of repentance; though, we fear, it was not unto life; for such men rarely repent of their evil deeds, but only of the *errors* by which ruin was dragged down upon their heads.

CHAPTER 15.

If these men were alone doomed to bear the consequences of their actions, we could see those consequences visited upon them without the acute pain we now too frequently feel. But, alas! it almost always happens, that the *innocent* suffer far more deeply than the guilty. It was so in the case of Franklin Riddell. From the moment the terrible accusations brought against her husband, reached the ears of his wife, she felt as if a hand had grasped her heart, and tightened upon it every hour with a crushing force. She did not refuse to be comforted, for none sought to mock her with vain words. The truth was too dreadful to admit of disguise or palliation. *Misfortune* she could have borne, no matter how severe, and shrunk closer and more lovingly to her husband's side. *Affliction* could not have crushed her heart, even though they had left it widowed; for she would have looked up to Heaven and said, "It is the Lord — let him do what seems good to Him." But crime! — crime committed by one whose name she bore — whoever honor was dearer than life — this was too much! This was more than she had received strength to endure, and she never lifted her bowed head again. On the day her husband was brought back to the city to answer to the law for his evil deeds — she lay with white flowers upon her motionless bosom — and it was better for her that she did.

After the death of his daughter, Mr. Ackland permitted himself to feel no more interest in one who had proved himself unworthy of all honest men's regard. When the popular excitement had so far died away, that it was presumed that Riddell could appear without danger of personal violence, Mr. Ackland was applied to, to enter into recognizance in the sum of ten thousand dollars for his appearance to answer the charge against him, but he declined, and the consequence was, that Riddell remained in prison until the day of his trial. There were those who blamed Mr. Ackland, and spoke of him as governed by a spirit of vindictiveness towards his unfortunate son-in-law. There might have been something of this in it — or there might not.

A month after the *mother* died — her *babe* sighed out its feeble breath, and was laid in its little coffin beside the moldering remains of her who had given it life; and before the wretched father was arraigned to answer for his crime, his boy was taken from the earth. Blanche, the eldest child, only remained, and she was yet too young to understand how much she had lost, or to be aware of the foul disgrace that her father had brought upon his name.

Immediately after Riddell left the city, on becoming aware that a discovery of his misdeeds was inevitable, measures were taken by his principal creditors that gave them possession of his property, to be held for the benefit of all who had claims against him. This placed everything beyond his control, so that after his arrest, he could command, by means of his representative, but little, if any money. When his trial finally came on, he had no powerful individual or money interest to sustain him. He could not say to his lawyers, "Here are ten, twenty, or thirty thousand dollars — it is yours if I am cleared," — and no one cared enough for him to say it in his stead. When Mr. Ackland was urged to come forward and try to serve him, his reply was —

"No. He has violated the law. Let the law vindicate itself, and if he were my own son, I would not turn a finger to save him from consequences so richly merited."

The trial commenced and soon terminated. All the evidence was conclusive, as to the matter of forgery; and other frauds were distinctly proved. The Judge, at the close of the proceedings, charged the jury that every point in the indictment had been clearly affirmed, and that a verdict to that effect must necessarily be found; and the jury, without retiring, so declared a verdict.

Two days afterwards, Riddell was brought before the Court and sentenced to ten years' imprisonment, five in solitary confinement and five at hard labor.

CHAPTER 16.

Ten years — how long a period to some; how brief to others — ten years at last rolled round, and the imprisoned one was set free. He had paid, even to the last farthing, the penalty laid upon him by the violated law of his country. For five long, long, weary years, he had not seen the face of a living soul — but that of his keeper; and for five more years he toiled with men of crime, like himself, some with deeper stains upon them, and some more innocent. In all that time he had heard nothing of what was going on in the busy world without. No word had come to him from friend or foe. He was as a dead man to those who had known him, and they left him in his tomb unvisited.

The death of his wife, and subsequently of two of his children, he knew. Intelligence of these sad events reached him immediately on their occurrence, and deep was the grief, and bitter the feelings of remorse they awakened. But they were buried, and he saw them not. Of the other child — of *Blanche*, who had her mother's gentle face and loving heart — he had not heard since the prison gates shut themselves between him and the outer world. She might be living — or she might be dead — he knew not.

But these prison gates were at last opened, and the *humbled man* went forth, but with no feeling of exultation on regaining his liberty. There were no friends to receive him who would pity or forgive the past. No home to which he could go and hide himself for a time. No fortune, although he had spent years of incessant toil and anxious care in striving for gain, awaited him. All — all he had struggled for was lost.

Riddell went forth and breathed again the free air; but his bosom was no lighter. He walked the street among freemen, but no happier than when he was a prisoner. Only a day before, his heart bounded at the thought of *liberty* — now it lay like a heavy weight in his bosom.

He thought of his child. Was she living? and should he go to her, and smite her innocent young heart with his presence? He felt an intense yearning to see her; but something whispered to him that he ought not to search her out. If she still lived, she had doubtless been taught to think of him as dead, and the truth might kill her, as it had killed her mother.

Slowly he walked the streets of his native city; but how busy had been the *hand of change*. He saw but few countenances that he remembered — none knew him.

Urged by a feeling that he could not repress, he at last took his way to the part of the town where he had erected his elegant mansion. A stranger's name was on the door where his had once been. He moved on with a deep sigh. Not far from this stood a large and beautiful dwelling; as he passed by, he read the name of *Morris Jordan*. The steps of the unhappy man were quickened; his teeth were firmly set and his hand clenched.

"Fool! fool!" he muttered, as he went hurriedly along. "I was a madman!" he added in a little while, sadly, and again his steps lingered. Suddenly his eyes rested upon a young and beautiful face at a window. He paused but for an instant, and then almost sprang away. Was it the face of her who had lain in his bosom? Was it a vision? No. It was the face of his child! — of *Blanche*, just in the bloom and beauty of life's early spring time. Sixteen summers had smiled, and sixteen winters blown upon her young cheeks, and both had brightened them.

Riddell's heart beat wildly, and his brain was, for a time, all in confusion. Yes, it was his child. His eyes had seen her. She was yet alive, and — happy. Oh! with what intenseness did he long to take her to his bosom; but, he felt that she was too pure to be touched by him — that he had no right to step forth and curse her with his presence. His was a wild, wild struggle. But he conquered. Yet, day after day, and night after night, for more than a week, would he go by her home, now and then getting a sight of her face, and sometimes hearing her sweet voice — he knew it was her voice, it was so like one that had been hushed for years — warbling like the voice of a happy bird.

At last he resolved to tear himself away; for he felt, that if he stayed much longer, he would not have power to go. Far off, in some western city, it was his purpose to seek, under an assumed name, an *honest* livelihood. On the day previous to the one fixed upon for his departure, he passed the house of his child more than twenty times, with the hope of seeing her face once more, perhaps for the last time. But the shutters were closed, and so remained.

"I must look upon her again," he murmured, as he went by the dwelling of Mr. Ackland, and still found the windows shut. "I cannot go until I have seen that face once more."

The unhappy man had scarcely uttered these words, when his eyes rested, a short distance in advance, upon Mr. Ackland, who looked twenty years older than when he last saw him; and upon his arm leaned a slender, graceful form. It was Blanche, looking fairer, and purer, and happier, than she had yet appeared in his eyes. His knees tottered — his heart grew still — his feet refused to obey the impulse of his mind — and he stood with his eyes riveted upon the face of one he yearned with an intense desire to clasp to his bosom, but dared not. She did not notice him, but passed on. He turned and followed her with his eyes, until she was hidden from view by the crowd; and then, groaning in the anguish of his spirit, moved slowly on. He had not gone far, however, when a *hand* was laid upon his shoulder. Turning quickly, he stood face to face with Mr. Ackland, who had recognized him as they passed. For some moments, the two men looked intently at each other, both trembling violently.

“Come,” said Mr. Ackland at length, laying his hand upon the arm of Riddell; and they walked silently, side by side, for the distance of three or four blocks, and then entered a hotel. Mr. Ackland called for a room, and in a brief space they were alone. By this time, Riddell had regained his self-possession.

“I am, doubtless, the last man you expected or wished to meet,” he said, with some firmness, breaking the silence that had been maintained on both sides, up to this point, while he looked fully and steadily in the face of Mr. Ackland.

“I was not aware that your term had expired,” was answered. “I have looked forward to the time as anxiously, perhaps, as yourself. For what reason, I need not say. I did hope, that when again free, you would at once leave this city. But it seems I have erred. A week at least has elapsed, and you are still here.”

“Do you blame me for lingering?” asked Riddell in a voice that trembled. “Do you wonder that I found it almost impossible to tear myself away?”

“Perhaps I should not,” said Mr. Ackland, touched by the tone and manner of Riddell.

“Tell me one thing,” said the latter, after a pause, speaking earnestly. “Does *Blanche* know anything of my unhappy history? Does she know that I am alive?”

“She does not. She was but a child when those terrible events happened.”

“Crime, then, is not associated in her mind with the name of her father?”

“No.”

“May the blessing of Heaven rest upon you!” ejaculated Riddell, catching hold of Mr. Ackland’s hand, and pressing it warmly. The old man was visibly moved. “Daily, for a week,” resumed Riddell, “I have passed your house many times, to get a look at the face of my child, and night after night have I stood beneath your windows, that I might hear the sound of her voice, sad as the tones made me feel; all the while struggling to tear myself away, without the power to do so. Oh, sir, if you know how I long to take my child in my arms, you would pity me; for I cannot do so without making dark, the light in her happy eyes, and that I will not do.’ Ten years, sir, is a long time for a man to suffer and repent; and it is hard, after all is over, to go forth again into the world, and not find *one* who will forgive all, and love through all. My child would forgive all, even if she knew all, and love me still; but as selfish as I am, I will not ask that of her, for she cannot forgive me and love me without knowing all — and that knowledge would be gained at too dear a cost. Mr. Ackland! I know that you, as well as hundreds, have execrated my name; and yet I never intended to wrong anyone, when, under strong temptation, I resorted to the mode of raising money that proved my ruin. I believed that, by this means I would be able to carry through my scheme of money-making, and secure the great fortune I was so eager to gain; and, through all, lift myself the paper I created. But the unfortunate discovery you made, and the involuntary betrayal thereof, destroyed everything. And have I not suffered for my folly? — yes, have I not suffered enough? Even you would think so — even you would pity me — if you could know all I have endured since last you saw me.”

And Mr. Ackland did, from his heart, pity the unhappy man, as much as he had suffered from his folly and crime. That he had not come forth from prison cold and hardened, was a relief to him.

“I know you love Blanche as if she were your own child,” said Riddell, after a brief silence. “How can you help loving her. And yet you have others to love. She is my child, and all that is left to me in the world!”

A choking sob interrupted his utterance, but he struggled with himself and regained his composure.

“If she were with me — if I could come to her as from a far country — nay, even if my appearing were with a confession of former wrong doings, long and bitterly repented — I know she would love me, and that love would be to me like a gushing spring to the traveler just perishing with thirst. Do you think this might be done? Pity me, and have regard for me.”

Mr. Ackland was deeply moved. "I am not all evil, sir," resumed Riddell. "As widely as I strayed, under strong temptations — as selfish and disgraceful of the good of others as I proved myself to be when filled with the *lust for gain* — long-suffering has brought repentance; and now, in thinking of my child, the good resolutions that have been forming in my mind gain strength. Oh! if we could be restored to each other, without wrong to her."

"That could hardly be — and yet I will think," replied Mr. Ackland, in a softened tone. "You are without money, of course," he said, after a few moments.

"Except a small sum which I kept through my long confinement. But tell me what was the result in the settlement of my affairs by those who took charge of them?"

"A large dividend was paid."

"It is well. There was enough, and more than enough to pay all that I owed, if I could have settled it myself."

"You need some help now," said Mr. Ackland. "Your dress must be improved. Here are a hundred dollars. Get suitable clothing immediately. Tomorrow I will see you again. By that time I will be able to think to better purpose than I can now."

Riddell seized the hand of Mr. Ackland, and said, with deep emotion —

"Oh, sir! can you *forgive* me for all the suffering my folly has occasioned you?"

"The past is past," replied Mr. Ackland, trying to speak with composure; "I trust that what I have suffered has not steeled my heart. If there is forgiveness in *God* — then *man* ought not to harden himself against his fellow man who repents."

Riddell bowed his head and wept like a child.

"Tomorrow, at this time, and in this place, I will meet you again," said Mr. Ackland, rising.

"No, not here," returned Riddell, naming another place; and the two men parted, with far different feelings than when they met.

At the next interview, it was arranged that Riddell should leave the city without seeing his daughter, and go to a certain small town in the West, and there commence business for himself on a small capital advanced by Mr. Ackland, and leave with him the task of breaking to Blanche, at a proper time, the fact that her father was living. This design was at once carried out, and Riddell departed from his native city, to seek a home far off and among strangers.

CHAPTER 17.

One evening, about a year after Riddell's release from imprisonment, Mr. Ackland sat alone with Blanche, in earnest conversation. The time had come for him to tell her the truth about her father. After directing her attention to the period of her earliest recollection, he said —

“Do you remember anything about your father, Blanche?”

A flush passed quickly over the beautiful face of the young girl. Heretofore, every allusion to her father, which she had ventured to make, had been met by reserve; and every question relating to him evaded.

“Not much,” she replied. “I was young when he went away. Is he living — or is he dead, grandpa? Oh! you do not know how much I have thought of him lately.”

“He is living, my child. For a year past, I have corresponded with him frequently.”

“And did not tell me!”

“No, Blanche, for it was his wish that I should not do so.”

“His wish! Does he not care for me?”

Tears were visible beneath the half shut eyelids of the maiden.

“He loves you tenderly, my child, and most ardently desires to see you.”

“Then why does he stay away? Why has he been to me like one that is dead for so many years?”

“You have asked a question which must be answered before you can meet. Your father, Blanche, has been a sufferer for many long years — and amid all, there has been none to speak to him a word of comfort or hope. All turned away from him.”

The face of Blanche became very pale, and the tears stole out and fell in large drops over her face. She tried to speak, but her lips moved inarticulately.

“But, my child,” resumed Mr. Ackland, “there was a *cause* why his best friends thus turned from him and left him to suffer alone. Your father, in the eager pursuit of *wealth*, was sorely tempted to do wrong, and fell in the temptation.”

The whole frame of the maiden shook. Mr. Ackland, when he remembered the death of her mother, felt alarmed for Blanche. But there was no holding back now. The truth, softened as much as he dared soften it, must be told.

“It is the wish of your father,” he continued, “that you should know all.”

“Then speak, grandpa! Do not keep me any longer in this dreadful suspense,” said Blanche, her bosom panting, and her voice almost inaudible.

“Your father, some ten or twelve years ago, was one of our most active merchants. He had made money fast, but not fast enough to meet his wishes; and he, therefore, entered upon new and vast *schemes of profit* which could not be sustained by the capital upon which his business rested. At a certain point in his affairs, he had need of more money than it was possible to raise by any of the ordinary means that were open to him. Unless this money were obtained, ruin inevitable would follow. In this crisis of his affairs, when he was almost paralyzed with alarm, but one mode of extrication presented itself, and, with great reluctance, he adopted that mode; he had no intention of doing wrong to any. The expedient was resorted to as a *temporary* one; but *necessity* compelled him to continue it. From a single instance of departure from a right path, he was forced, by the power of accumulating circumstances, far away into error, and, at last, an accident exposed all. From a high and honorable position in the community — he fell suddenly overwhelmed with disgrace. Nor was this all. What he had done, though done, as he solemnly avers, with no intention of wrong to others, but with the hope of carrying him safely through his difficulties, was a violation of the law, and justice sought its own vindication. For ten years, Blanche, was your unhappy father deprived of liberty.”

At this announcement, the daughter's feelings gave way, and for many minutes she wept and sobbed passionately. Mr. Ackland did not attempt to check the wild burst of grief, for he deemed it better that it should expend itself.

“Where is my father now?” at length asked the young girl, firmly, lifting her head and showing a face on which the tears no longer remained.

“It is just a year,” said Mr. Ackland, “since he breathed the free air. A lonely, heart-stricken man, he wandered the streets of his native city — a stranger to all. And he often passed here, and paused a moment to look at your face; and lingered under our windows at night, to listen to your voice.”

“Grandpa!” exclaimed Blanche, her face and body instantly convulsed. But a gush of tears came to her relief; and long and passionately did she weep again.

“He could not think of smiting your innocent, happy heart,” continued Mr. Ackland, after Blanche had grown calm, “by his presence. Hard as it was for him to do so, he had resolved to go far off, and bear alone the burden his own act had laid upon his shoulders, and he had fixed the time of his departure. But he could not tear himself away without once more looking upon your face. Twenty times, in half that number of hours, did he pass your home; but saw you not. Again at twilight he went by, and still the closed shutters mocked his eager eyes. But, a few steps beyond, and he met you, and looked fondly upon your face, as he believed, for the last time. When we reached our own door, I left you and went back. He had reason to believe that I had not forgiven him; and I must own, that I found it hard to do so, for his act cost me greater pain than I had ever before endured. But the hour I spent with him that evening, removed the bitterness from my heart, and pity took the place of anger. I supplied him with money, and he went far off to the West, and there, under an assumed name, commenced business. And now, he waits to take you to his lonely heart, if you will go.”

“Go! grandpa,” said the agitated, weeping girl, “Let me go this hour!”

“But you will go among strangers.”

“My *father* will be there.”

“You will have to take another name.”

“If my father bears it, that is enough. Oh, let me go to him.”

And the eager girl stood trembling before the old man, who had loved her so long, and with a tenderer love than he had ever borne for one of his own children.

At this instant, the door of the room opened quickly. Blanche turned. One glance sufficed. Her heart was not deceived.

“*My father!*” And she fell forward into the arms of the stranger who entered.

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Far away in the West lives a man, whose aspect ranks him as prematurely old. He is sober and thoughtful. None see him smile. He lives alone with his daughter, a beautiful young creature, beloved and admired by all who are so favored as to win her friendship. People wonder who they are; but can learn little about them. All questions concerning their previous history are met with silence, or evaded; and those who evince a prurient curiosity, are treated with a coldness that soon makes them strangers. But, by all, is seen the devoted love of the daughter for her parent, and it is plain that she is as tenderly loved by him. The man is remarkable for upright dealing; and is, for this cause, as well as from his amiable deportment, respected by everyone. The daughter is highly accomplished, and her temper so sweet, that all feel glad when they can win her from the seclusion of her home, to grace their social circles. Twice a year she goes on to the East to spend a month with some relatives. As yet, the names of these relatives are not known, though some more curious than the rest, have discovered the city where they live. Doubtless, the same curious ones will not rest until the truth is fully known and the whisper gets wind that the real name of the lovely Blanche is Riddell, and not Hartman. But she will never know that the sad secret of her father’s life, is known among the people with whom she dwells.