

Retiring from Business Or, the Rich Man's Error

by Timothy Shay Arthur

[Editor's note: you will also want to read Arthur's superb short story on *retirement*, "A Lesson in Life!" Found at <https://www.bereansoftallassee.com/articles/arthur/main.html> Click on "Short Stories"]

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CHAPTER 1. REASONS FOR RETIRING.

For twenty-five years, Howard Franklin had been the manufacturer of a useful article. Industrious, shrewd, and prudent, from a small beginning, his business had grown into importance, and at the age of *fifty* he found himself worth over a hundred thousand dollars. It had happened in his case, as it sometimes happens with men, that everything he engaged in, prospered; and this Mr. Franklin confidently attributed to his own superior intelligence. To some extent he was right; for, thinking only of business, it was but rational that he should see more clearly, and as a consequence, operate with more certainty of success, than men whose attention was often turned, with interest, to matters and things entirely apart from their regular pursuits. But, all was not from human prudence in his case; all is not from human prudence in *any* case. Men are often permitted to obtain wealth, in order that its possession may correct the false ideas they hold in regard to money as the greatest good; and such men are, in all cases — more unhappy as rich *men*, than they were as *poor* men.

The effect of wealth upon the minds of those who acquire it by their own exertions, always depends upon the *end* which prompted to its attainment; and this, in a measure, explains the meaning of the different aspects presented in the affairs, personal, social, and otherwise, of men who have risen from moderate circumstances into affluence.

Some men, as their external circumstances improve, use the means that come into their hands with a generous reference to the common good; while others never spend a dollar, that is not intended to gratify some selfish desire, while their acts of apparent benevolence are merely propitiatory, and intended to “cover a multitude of sins.”

It is but natural to conclude, as, under Providence, all man’s external circumstances are intended to react upon his internal states, and thus aid in his elevation out of evil desires and depraved sensitivities, that the attainment of wealth will produce very different results in these two classes, and that the tenure by which they hold it, will be of a very different character.

Howard Franklin belonged to the latter class. He had not the inordinate love of money possessed by some men, and his pursuit of wealth was governed less by the desire to *accumulate an immense estate*, than by a wish to acquire what he deemed an independence. From the day he first commenced business, until satisfied with his gains, he withdrew from a life of active usefulness in the world; he had ever intended *retiring* from business when all things conspired to justify his doing so; and this with a view to his own ease.

Mr. Franklin’s ideas of a competency, as might be supposed, gradually changed as his external condition improved. Thirty or forty thousand dollars he, at one time of life, considered a handsome little fortune, and as much as any reasonable man ought to desire. But as his external circumstances gradually improved, his wants increased, and his ideas of things enlarged. Sixty or seventy thousand next appeared as sufficient for all purposes. But, when that mark was attained, business was too prosperous for Mr. Franklin to think of abandoning it; the more especially, as his plans for the future, had, to some extent, changed, and he would be less circumscribed in the sphere he wished to occupy, were he in the enjoyment of an income based upon a hundred thousand dollars, instead of sixty.

After having passed the hundred thousand dollar mark, a slight depression in business, caused Mr. Franklin to *retire*, in order to *live the rest of his life at ease*. Such a life, it had always seemed to him, was one, of all others, most delightful. While in business, his anxiety to acquire a competency was so great, that he permitted himself little or no relaxation. Early and late, he was at his manufactory, and every part of it was under his superintendence. All his thoughts were bent upon adding dollar to dollar, in order to gain, at the earliest possible time, an amount of money adequate to his support, during the remainder of his life.

Mr. Franklin was in the full possession of all his faculties, bodily and mental, at the time he resolved to close up his business, and could have conducted it with advantage to himself, so far as money was concerned, and benefit to the community, for many years longer. But, he had acquired property enough to make him *comfortable all his life*, and what use was there, he argued, in making a *slave* of himself any longer, in order to *hoard up money for the mere sake of accumulation*.

When it became known that Mr. Franklin was about to sell out his business, everybody expressed surprise, as everybody will at almost any step taken by other people, whether the step is dictated by right or wrong motives. This was nothing strange. Those more intimate with Mr. Franklin than others, made free to speak out what they thought on the subject, and when his true reason for the step was known, nearly all commended his prudence.

“Some men are never satisfied with getting,” remarked an acquaintance. “They are never rich enough. With increasing wealth, come increasing wants. But you have, wisely, prescribed a *limit to your desires*. Pity that there were not more like you.”

“I have as much money now as I can spend,” replied Mr. Franklin, “Why, then, should I toil for more? It is time that I retired from the field and left it to others. I am not *greedy of gain*. As for the *mere love of money*, I never had the feeling. All that I ever desired, was a competency, and having obtained that, I am content to enjoy it. What folly for a man to tug at the oar, after he has *enough*, just for the sake of getting *more* — when he can’t use what he already has.”

“True. It is the worst of folly,” was answered, “and evinces a greedy spirit. I only wish that I was worth what you are, or even half of it, you would not see me long in the stifled atmosphere of a counting-room. The ambition of being *known as a very rich man*, which some feel, I never had; and I am just as far from being influenced by the base desire of *mere possession*.”

“In that we are alike,” said Mr. Franklin.

“What is the use of money, except as the means of supplying our needs? I am sure that I value it from no other consideration; and having secured as much as I need for this purpose, I am very far from being disposed to work on and lay up thousands upon thousands — just for others to squander when I am dead.”

Another said, “I think, Mr. Franklin, that I would hold on a little longer. Your business is too good to throw away. Before retiring, you might easily add to your present wealth the convenient sum of fifty or a hundred thousand dollars.”

“Perhaps I might,” was answered. “But what of that? I have as much as I want now. Fifty thousand dollars more could not give me a single comfort that I may not now possess, nor add a drop to my *cup of happiness*. There is, therefore, no motive for giving up ten or fifteen years more of my life to the drudgery of business. No, no. While I have health and a sound mind, let me *enjoy* what I have.”

“But see what good a surplus of fifty thousand dollars would put it in your power to do!”

Mr. Franklin shrugged his shoulders.

“Yes,” said he, “no doubt, I might do a great deal of good. But it is asking almost too much of a man fifty years old, who has been working all his life, like a horse, to give ten years to the public, when he needs *rest* and *relaxation*. I believe that I am as benevolent as most men, and as willing to do my part, but to tax me as high as fifty thousand dollars for charitable purposes, is going rather beyond the mark.”

There was one friend who took rather a different view from all the rest, and who did not hesitate to express himself freely.

“Is it true,” he said, on meeting Mr. Franklin about this time, “that you are about giving up your business?”

“Yes. I have already arranged the preliminaries of a sale of my whole establishment.”

“Into what new channel do you think of directing your *capital* and *energies*?”

“Into none. I shall retire from all business.”

“Your health is yet unbroken.”

“I consider myself in the prime of life.”

“Then *why* do you retire?”

“I have made as much money as I want.”

“Indeed! You are the first man I ever heard say that. And, I rather think that you would have no particular objection to a little more.”

“No; I should make no objection to such an addition, certainly. But, having as much money as I can spend, my desire for more is not strong enough to induce me to encounter the labor and perplexity of business any longer. I wish to retire and live at my *ease*.”

“I have my doubts,” said the friend, “if any man has a *right* to do that.”

“Indeed! This is certainly a new doctrine. I thought every man was free to do as he pleased, just so that he refrained from interfering with the rights of others.”

“Can you retire from business and not interfere with the rights of others?”

“I would think so. My business is my own. I have pursued it for my own benefit, and surely, I may give it up if it so pleases me, without laying myself open to the charge of injury to others? As for the well-being of others, I shall not interfere with it. I will take no man’s goods; nor stand in the way of any man’s interests. I will leave all free to follow their own ends in life, and I will claim a like freedom for myself. I pursued my business, in order to accumulate money and become independent. My end is answered, and I have no longer a motive strong enough to induce me to continue involved in its cares and labors. What you have said about my *obligations to society*, may all be so; but I can assure you that I do not feel its force. As far as I understand the social law, it is ‘every man for himself.’”

The friend, seeing how useless it would be to urge any further considerations of the kind he had advanced, said no more on the subject, and his words soon passed from the ears of the man for whose good they were spoken.

CHAPTER 2. THE STEP TAKEN.

The wife of Howard Franklin was a woman of clear perceptions. She saw, the moment her husband declared his intention of retiring, that he was wrong. He had always said that he did not intend remaining in business a day after securing a competency, but the act of retiring had presented itself to her as something yet far in the distance. When, however, he told her that he had actually entered into arrangements for affecting a sale of his establishment, she could not help expressing both surprise and disapproval.

“What do you intend *doing*?” she very naturally asked; the fear crossing her mind that he would risk his money in some other business, and lose it. Her father had once retired from a profitable business, in order to engage in one he imagined he would like better, and lost in consequence, nearly all his property. She was therefore aware of the danger attending such a change.

“I intend living at my ease,” replied Mr. Franklin, “I’ve worked hard enough, during the last twenty-five years, and now want to enjoy the fruit of my labor.”

“But can you remain *idle*, Howard? Your health is still good, and your mind active.”

“Why not?”

“The *habits of a whole lifetime* cannot be suddenly changed. The mind, after years of earnest devotion to business, will become restless and discontented, if it has no pursuit. You will be unhappy, with nothing to do.”

“Is the *prisoner* unhappy, when his prison doors are thrown open? or the *slave*, when his chains are knocked off? I have been both a prisoner and a slave for years. Do you think *freedom* will make me discontented?”

“Habits of mind are not easily changed,” said Mrs. Franklin. “I can easily understand how a prisoner, long deprived of his liberty, would, under certain circumstances, find himself less contented beyond, than he had been within the bounds of his prison walls; and a slave set free, less contented at liberty, than while in bondage. For a long series of years, you have been deeply intent upon your business. This interest in business, has been the nourishment upon which your mind has existed, and whereby it has retained a healthy vigor. Now, what will sustain you, when this interest is removed?”

To a certain extent Mr. Franklin felt the force of his wife’s questions; but the impression was not permanent. The idea of throwing aside all the labor and care attendant upon business, was so pleasant, that he could not seriously believe the change from toil of body and mind, to ease and quiet — was going to make him less contented. Why should it? With plenty of money, and freedom to go where he pleased, and do what he pleased, why should he not be happy? The conclusion was so natural, that it quickly dispelled all doubts suggested by other minds.

Nothing occurred to produce hesitation on the part of Mr. Franklin. His first purpose was fully carried out, and his whole establishment, healthy and flourishing in every department, was sold to others.

At this period, Mr. Franklin’s family consisted of his wife and four children. His two eldest children had died young, and those that remained, were yet at school. Edwin was eighteen, Florence sixteen, James twelve, and Louisa ten years of age. One of the arguments used by Mr. Franklin in justification of his withdrawal from business, was the leisure it would afford him to attend to the education of his children. But he was about as well fitted to direct the education of his children as he was to build a steam engine or navigate a ship. While in business, his whole soul had been in what he was doing. His reading was limited to the pages of a newspaper, and his interest in things beyond the sphere in which he was moving, confined mainly to the state and condition of the political party to which he had attached himself. A speech in congress, a message from the president, or an annual report from one of the departments at Washington, was a literary achievement beyond which he rarely went. Since the age of twenty-five he had never succeeded in reading a volume of any kind regularly through. He took no interest in *books*; and at one time was known to declare that they were, at best, merely *incentives to idleness*.

With a mind thus educated, and more hardened by time into a fixed form, it may readily be supposed that, so far as the education of his children was concerned, it would go on just as well, and perhaps better, if Mr. Franklin continued his attention to business, and left the work, as begun, entirely in the hands of the schoolmaster. But the declaration in regard to the children was only an invented reason to give force to the real ones that led to the step he had taken. It was easy to talk about the *importance of education*, and the *duties of parents* to their children. Moreover, it sounded well. And now that Mr. Franklin no longer had business to occupy his thoughts, he had more leisure to think about his position in society, and the impression his actions and opinions would make upon other people.

Like most men who know little or nothing about a subject to which they first direct their thoughts, under the idea of its paramount importance, Mr. Franklin saw, or imagined that he saw, abuses and defects in the system of education pursued with his children, and soon began to inveigh against their teachers, and to talk about sending them to other schools. This was not right, and that was positively wrong. Trifles were magnified into importance; and even excellencies, viewed through a distorting medium, were deformed into evils. Finally, much against the wishes of the mother and children, the latter, except Edwin, who was at College, were removed from the schools to which they had been going, and sent to another establishment about which Mr. Franklin knew even less than he did of those from which he had removed them.

The result did not prove the wisdom of the act. A week only elapsed after the change had taken place, before Florence, who shed many tears in consequence of being removed from her school and sent to another, failed in the usual regularity of her return after the close of the afternoon session. When questioned by her mother, she gave as a reason, that she had gone home with a certain Miss Redding, belonging to the new school, who had invited her to come and look at a beautiful rose-wood secretary, just sent to her by an uncle in Paris."

This was considered a sufficient excuse, and nothing more was thought of it. But in a few days Florence absented herself again for an hour or two.

"Where have you been, Florence?" asked Mrs. Franklin, when her daughter came in.

"I went home with Anna Redding."

"You were there two or three days ago." "Yes, Ma'am."

"Who is Anna Redding?" inquired the mother.

"Her father is a rich merchant. Anna introduced me to him this afternoon. He said he knew papa very well."

"Why did you go home with Anna Redding again?"

"She wanted me to go. She is a very pleasant girl, and I like her."

Although Mrs. Franklin did not feel altogether satisfied about this little matter, yet no good reason why she should forbid Florence again going home with Anna, presented itself. When she mentioned the name of Mr. Redding to her husband, he spoke very highly of the merchant, and said his family was one of the first standing in the city. The fact that Mr. Redding had said to Florence that he knew him very well, was grateful to his feelings.

From that time a warm intimacy grew up between the two young ladies, and they spent a good deal of time together, when not at school. Sometimes Anna would come home with Florence, and sometimes Florence would go home with Anna. This was Florence's first friendship, and the effect upon her mind was by no means favorable to advancement in her studies. Anna was a mirthful girl, and had seen a good deal more of the world than Florence. She was older by a year. Neither at home, nor in the school where she had been for years, had Florence heard much about *dress* or *company*. But, among the girls with whom she mingled in the more fashionable establishment to which her father, in his wisdom, had sent her, she heard of little else. Study was lightly esteemed among the *mirthful misses* who daily congregated in the spacious rooms of the school; while *gossip* of all kinds passed from lip to lip, and proved far more interesting and more easily remembered than the teacher's lessons.

To one like Florence, Anna Redding was anything but a suitable companion. Under her tuition, the sweet simplicity of girlhood soon passed away, and Florence, from being quiet, reserved, and modest — became a mirthful young miss; and when not in the presence of her parents, could talk of boys, dress, parties, and fashion, as freely as any.

Both Mr. and Mrs. Franklin saw with pain that their daughter, at this most interesting and critical age, was changing for the worse. The latter did not hesitate to affirm it as her belief that this change was in consequence of new associations in the new school. Mr. Franklin would not admit this, though in his heart he felt that it was too true, and secretly regretted having proposed and insisted upon the unfortunate change which had been made.

Late one afternoon, about six months following the change just mentioned, Mr. Franklin, in returning home from some time-killing expedition, came suddenly, in turning a corner, upon Anna Redding and his daughter, gallantly attended by a fashionably dressed young man, who was engaging their attention so fully that neither of the young ladies perceived him. The young gentleman he happened to know, having frequently met him at his barber's, where he generally showed off a little. He was the *idle dissipated son* of a broken merchant, and by some means, not clearly apparent, managed, without work, to keep up a fashionable exterior, and by dint of a bold face, to force himself into the society of people who would willingly have dispensed with his company.

By Mr. Franklin, he had always been *utterly despised*. To find, then, his daughter in company with this man, and evidently pleased with the fellow's attentions, half maddened him. So astonished was he when he first saw them, that he had not sufficient presence of mind to speak to Florence; and she passed on, unconscious that her father's eyes had just been upon her.

CHAPTER 3. FIRST EFFECTS.

When Mr. Franklin informed his wife, on returning home, of what he had just seen, she was deeply distressed.

"We must at once break off all fellowship between her and Miss Redding. The more I have seen of that girl — the less I have liked her. I believe the association has been of great injury to Florence."

"I am afraid it has," replied Mr. Franklin. "At any rate, it must now, as you say, be broken off. If Mr. Redding permits his daughter to associate with young men of that stamp, it is more than I do."

"We must remove her from the *school* also. She has learned little there that will ever be of any use to her."

"The only way effectually to break off the intimacy, is to take her from the school. She must not go another day."

There was no controversy on this point. When Florence came in, which was not until nearly dark, she merely looked into the room where her parents were sitting, and then went up to her chamber, where she remained for the evening. When the bell rang she did not come down. On being sent for, she said that she was not very well, and didn't wish any tea.

After a good deal of conversation on the subject, the parents came to the conclusion not to say anything to Florence until the following day, and she was therefore left to herself for the evening.

On the next morning, when the family assembled at the breakfast table, the place of Florence was still vacant. A servant was sent up to her chamber, but returned with the information that she was not there.

A painful suspicion flashed across the mind of Mrs. Franklin. She arose up quickly and ascended to her daughter's room. Everything there corroborated the suspicion. The bed had not been slept in during the night, and on examination, she found that Florence had taken or worn some of her handsomest clothing and ornamental jewelry. Upon a bureau, and partly covered by a small cushion, lay a *note*, which the mother eagerly read. Its contents were as follows:

Dear Mother — Don't be alarmed at my absence, I will be home again in a few days. I know you and papa will scold me terribly when I come back; but I am sure you will forgive me. I refused for a long time my consent to go, but no denial would be taken, and at last I yielded. Do not be in the least alarmed. I will be back in a few days. I cannot say more.

Affectionately your daughter,

Florence."

The letter dropped from the mother's hand, and she sunk, with an exclamation of grief, upon a chair. It was clear to her mind, that Florence, scarcely more than a child, had been inveigled into a marriage with the young man in whose company she was seen on the previous day. A second reading of the letter, however, created a doubt, while it suggested a more dreadful suspicion. While she yet remained in her daughter's room, Mr. Franklin, whose anxiety of mind was so intense that he could endure but a brief suspense, came up.

"What is this?" he said, catching eagerly at the letter of Florence. He read it twice before his bewildered mind fully comprehended its meaning, and then the magnitude of the evil which had fallen suddenly upon them, so crushed his feelings as to take away for a time his utterance. In all his life, no affliction like this had crossed his path. Children had been taken from him by disease, but there remained a hope in their death. What hope was there now?

Clasping his hands across his forehead, Mr. Franklin stood for more than a minute, endeavoring to calm the wild agitation of his feelings.

"I must see Mr. Redding instantly!" he at length said, and as he spoke, he turned to go.

"Do you think she has gone in company with Anna?" asked Mrs. Franklin, in a tremulous voice.

"No doubt of it. They were together last evening."

"Then see Mr. Redding, by all means. Perhaps — "

But the mother did not trust herself to finish the hopeful sentence. Mr. Franklin left the house immediately. He found Mr. Redding as much agitated as himself. Anna had also disappeared on the night previous, but on what errand she had gone, or in what direction, her parents yet remained ignorant.

"I saw them both on the street, late yesterday afternoon, with that dandy, Elmer," said Mr. Franklin.

"What!" responded Mr. Redding, while the blood rushed instantly to his face. "Elmer?"

"It is too true."

"The scoundrel! Within a month he has had the despicable assurance to call here, and ask to see my daughter, as yet but a school girl. It is well for him, that I was not at home, or I would have pitched him into the street. I met him a few days afterwards and threatened to cut off his ears, if he ever dared even speak to Anna. In company with him! Can it be possible?"

"And worse," said Mr. Franklin, "I sadly fear, that either your daughter or mine, has been enticed by him into a clandestine marriage."

Mr. Redding grew instantly pale as ashes.

"Into a marriage with Elmer!" he said in a choking whisper. "Impossible!"

“Heaven grant that the fear may not be realized. But either you or I have got this great affliction, if not a worse one to bear.”

“*I will shoot him!*” exclaimed Redding, in a loud, excited voice, losing entirely his self-control.

“First, we must find the fugitives,” said Mr. Franklin, upon whose mind the conviction that Florence had only gone away as the friend of Anna, was becoming every moment clearer. The fact, that Elmer had actually attempted to visit the latter, naturally led him to this conclusion.

“True,” replied Mr. Redding, growing calmer. “But where shall we seek them? Have you any knowledge of the direction that has been taken.”

“Not the slightest. It is more than probable, however, that they have gone on to Philadelphia.”

“Then let us seek them there. Will you go on this afternoon?”

“Yes. No time is to be lost. The present doubt is terrible; it seems as if I could not bear it for an hour.”

“It may be days before it changes into a blasting certainty,” returned Mr. Redding .

“Oh! To think that my child should come to this folly! So much for that accursed school! So much for a fashionable establishment! I was a fool ever to let her go there. I might have known, that evil instead of good would spring from all the associations connected therewith. It was the *fashionable school*. All the first families sent their children there. So much the worse! But it is too late to talk of this. The mischief has been done.”

The words of Mr. Redding were felt by the father of Florence, as a rebuke. In order to send his daughter to this school, he had taken her from one to which she had been going for years, and where all the associations were of the best character. It was not a *fashionable* institution, but it had an advantage in being a good school, which others did not always possess.

To Philadelphia, the anxious fathers proceeded; but were not successful in meeting with the fugitives. While they were away, however, both Florence and Anna returned; the latter as the bride of Elmer. Florence had only accompanied the latter, as a friend.

In the angry excitement of the moment, Mr. Redding threw his daughter indignantly from him. But, it was the old story in his case. A few months cooled down the father’s passion, and tenderer feelings took their place. In less than a year the banished one was brought back from her exile, and with her came the man she now called by the name of husband. And had this man really loved her? Let her already sobered face answer the question. He had loved her father’s wealth and position — nothing else; and had inveigled this young and silly creature into a marriage with no other end than to obtain a claim upon both. The history of their wedded life, it is not our purpose to trace. Happy it was not. Can a bitter fountain send forth sweet water?

CHAPTER 4. A TRIP TO SARATOGA.

The education of Florence Franklin was complete, at least in respect to rudimentals. The last establishment to which she had been sent proved a finishing shop, so far as she was concerned. With her removal from that hot-bed for young ladies, died the last state of the youthful mind, in which the love of knowing predominates; and she now felt herself a woman, ready to apply in real life, what she had learned as a child. And Florence was not yet seventeen years old! So much for a change of associations. So much for introducing a young girl at her critical age, into the atmosphere of a fashionable school for young ladies. Forever gone from her cheek was the delicate rose-bud tint of girlish modesty; forever gone from her eyes the maidenly repose, so pure and passionless. She was a *woman* — without the woman's *weight of character*.

And this sad change was the first result of Mr. Franklin's retirement from business, which left his mind unoccupied. All was going on well, and he was performing an essential service to the community; but, he must needs retire from his useful position, in order to seek his own ease. But his mind could not rest. Inactivity was a state utterly repugnant to its nature. There being no business to call forth its energies, it turned aside for something to do, as naturally as the flower turns itself to the sun. And the first irregular work presented was an interference in the education of his children, about which he had no previously well-formed views; about which he had no well-digested plans. A mere notion that all was not right came into his idle brain, and there magnified itself into importance.

The habit of his whole life had been *action*. He could not think without acting. It, therefore, followed, as a natural consequence, that, as soon as he got a notion into his head that all was not right in the matter of his children's education, he would promptly act in the matter. And, as it has been seen, he did act, and that not from any distinct views, but from a conceit that he saw the whole subject of education in clear light. The consequences were deplorable. His daughter received, when her character was in a state of formation, and just as it was beginning to harden, impressions that no after-culture could entirely efface.

But this was not the only case where the effect of Mr. Franklin's retirement from business was felt injuriously at home. There is, about every man, a tranquilizing or disturbing sphere, according to his state of mind. Before his retirement from business, Mr. Franklin came home to his family, with his mind prepared for repose or the quiet social pleasures of home. He met his children with delight; the close of every day being a kind of domestic reunion. They, too, had laid aside the graver duties of the day. The season of *study* was over — and the time for *enjoyment* had come. But there was a change now. With nothing of importance to occupy his thoughts, and nothing of importance to do, Mr. Franklin soon found the *hours* hanging heavily upon his hands; and evening, instead of coming as before, a calm and pleasant time, generally found him so *fatigued with doing nothing, or thinking about nothing*, as to be in no mood to meet his family as of old. Disturbed in his own feelings, he threw a disturbing sphere around him. The children were no longer mirthful, as before, in his presence, and he no longer entered, as of old, into their innocent pleasures. The effect of this was bad. Home was far from being to any member of the family, as happy a place as before.

Moreover, Mr. Franklin grew impatient. Little irregularities that were once unnoticed, fretted him, and faults in the children were reprov'd with a harshness unknown in former times. He meddled, too, in domestic affairs, seriously hindering the orderly progression of his wife's duties, and producing household difficulties that never would have occurred but for his interference. The reaction of these increased his fretful temper, and at times, rendered his wife, for whom there was no retirement from business, really unhappy.

Unfortunately for the family of Mr. Franklin, these effects did not lessen, but increased daily. For a short period after giving up his establishment, the retired gentleman felt his chest expanding with pleasure, as he inhaled the new atmosphere of freedom from care and business. But this state was of but short duration. Not a week passed before many hours in each day *dragged heavily on*, and brought the night more slowly than it had ever come before. From that time, his restless, dissatisfied state went on gradually increasing, and soon began to expend itself in *correcting abuses* in his family. How successful he was in his first important attempt, has been seen. In nearly every other instance, his success was of a like character, though, fortunately, not in all cases so disastrous in the final result.

At the end of a year, Mr. Franklin was *decidedly unhappy*. Nothing had turned out precisely according to his anticipations. The men to whom he had sold his business failed to conduct it with the success which had attended his efforts, and, in consequence, failed to meet all their notes given for the purchase. At least one-half of them had to be renewed; and although Mr. Franklin considered himself amply secured, he permitted the fact to *worry* him. Edwin finished his collegiate course during the period and came home; not, however, to enter upon the study of a profession according to his father's wishes. The young man did not bear off the highest honors — very far from it. Study was no pleasure to him; and the idea of continuing a student in one of the learned professions all his life, was anything but an attractive one. He, therefore, rebelled against the proposed disposition to be made of him, and this was another source of trouble to Mr. Franklin, who fretted under the disappointment, and made the whole family uncomfortable. Besides, there were other causes of trouble, as will be seen.

During this year, Mr. Franklin had to resort to various expedients in order to make the *time pass more quickly*. Reading, at first tried, was soon abandoned. He could not get interested in books, except occasionally in a narrative of some kind or other, and even then his interest flagged before a hundred pages were mastered. The difficulty, even in books of this character, was the *restless state of his mind*. He could not fix his attention, except with difficulty, upon anything. His thoughts had lapsed along in one channel for so many years, that it was next to impossible to turn them into a new course. The daily newspaper only gave a mouthful of interest before breakfast, and left the whole day unprovided with mental nourishment. He soon tried walking the streets with no object but to *kill time*; and as for riding into the country, it gave him no pleasure after he had driven out daily for a few weeks.

Mrs. Franklin was a woman of domestic habits. She loved her children, and her highest pleasure was in ministering to their comfort. She had no desire for *fashionable life*, and had mingled but little in society. Home was the place she liked best, and a few tried friends made up the circle of her associations. While devoted entirely to business, Mr. Franklin was as domestic and home-loving as his wife; but when he became a *retired gentleman* — home lost its attraction, and his thoughts wandered away in *search of pleasure*. As well to do in the world as they were, up to the period of withdrawal from business, not a single day had been passed at any fashionable watering or bathing place during the summer. While other men were seeking *recreation*, Mr. Franklin was in his manufactory, taking more delight in business than it was possible for him to take in any other way.

But the very first summer that followed his *emancipation*, Mr. Franklin proposed a *tour of pleasure* and a visit to the springs. The children received the proposition with exclamations of delight. Florence, especially, was in ecstasies on the subject. Mrs. Franklin made no opposition, but she anticipated but little pleasure from the change.

For weeks the busy note of preparation was heard, and then the whole family took a flight to Saratoga. But not a day passed while they were there, that something *annoying* to Mr. Franklin, did not occur. Either he was jostled or crowded out of his place by someone, whom he felt like strangling; or he was neglected by the waiters at the table, and thus deprived of all appetite for dinner. One day he would seat himself and family in reserved chairs, and have to endure the mortification of a removal when the party for whom they had been reserved, appeared in the dining room; and another day he would run, in his ignorance, against some other established usage of the hotel where he was staying, and have his blood raised almost to boiling point, when he felt the re-action that was produced.

The only members of the family who really enjoyed themselves, were Edwin, just from college, and Florence, who had received from the young ladies of the fashionable school to which she had been sent for a few months, as many ideas on the subject of “the Springs,” as enabled her to take her share in the passing gaieties. Edwin met, as usual, half-a-dozen young men from the city, and two or three from college, with whom he was on terms of intimacy, and they introduced him to the lions of the place; while Florence found herself again restored to the companionship of several *well-bred Misses*, whose sayings and doings had greatly instructed her in the brief, but pleasant season, that she passed in the high-society school.

“I don’t like things here,” said Mr. Franklin, gravely, as he sat alone with his wife, on the fourth or fifth day after their arrival.

“Nor do I,” replied Mrs. Franklin. “As far as I am concerned, I would much rather be at home; and I am sure Edwin, Florence, and the rest, would be much better there. The company here is doing them no good.”

“Not a particle. Edwin has got in with a parcel of young fellows, dear knows who they are; and they’re off somewhere out of sight, more than half the time. I gave him thirty dollars, the day before we left home; and he came to me this morning asking for as much more.”

“Edwin!” said Mrs. Franklin, in surprise.

“Yes, Edwin!”

“Did you give it to him?”

“Why, yes. I did not like to refuse. But I have since wished that I had done so. He’s no business to spend money after this rate.”

“What does he do with it?” inquired the mother.

“I’m sure I don’t know. I’ve seen him riding out every day with three or four others. As likely as not, he pays for the horses, and treats the company into the bargain. It’s just like him.”

Mrs. Franklin looked serious.

“It’s not the right place for him, that is clear,” said Mr. Franklin.

“No, nor for Florence either,” remarked Mrs. Franklin. “I have not been satisfied at all with the *company* into which she has been introduced. At least three or four of her late schoolmates are here, and they are too much like Anna Redding, now Mrs. Elmer, to be of any service to her. Is not that her now?”

And Mrs. Franklin directed her husband’s attention to a number of young people, of both sexes, who were walking at a little distance.

Mr. Franklin looked attentively, for a few moments, and then said, "Yes, that is Florence. But who is the young fellow on whose arm she is leaning, and who is talking to her with such earnest familiarity."

"I don't know. But I have seen him with her two or three times. Last night he danced with her; I asked her his name, and she said it was Le-Le-Le — something — LeGrand. Yes, that's it — LeGrand."

"LeGrand — LeGrand. I must know who he is," said Mr. Franklin, rising and going to the bar.

"Is there a person here by the name of LeGrand?" he asked of a bar-keeper.

"There is," was replied.

"Where is he from?"

"The south, I believe."

"What part?"

The register was consulted.

"From Charleston. He's the son of a wealthy cotton-grower, I understand."

"Ah! Who says so?"

"I don't know anything about that. So it is understood here."

Mr. Franklin turned away and passing from the hotel into the open air, put himself in a position that enabled him to observe the young man attentively. He was talking earnestly to Florence, who seemed exceedingly well-pleased with either him or the subject of his conversation. The result was by no means satisfactory to Mr. Franklin. LeGrand might or might not be the son of a rich southern planter. But, whether he were or not, it was all the same to him; he wanted nothing to do with him; and cared still less to have him an associate of his daughter's! That he was not a true and good man, was plain to him from a single glance at his face. And a more attentive observation but confirmed the first impression.

"It is high time for us to leave here," said Mr. Franklin, on returning to his wife. "I don't like that fellow who is so familiar with Florence. They say he is the son of a wealthy cotton-grower at the South. But it is far more probable that he is some penniless adventurer. Depend upon it, this is a bad place for a thoughtless girl like our daughter, who, I am sorry to say, is sadly disappointing all my best hopes in regard to her."

"And it is just as bad for a young man like Edwin!"

"Yes; equally so. His associates are doing him no good. We must leave at once."

"And return home directly?"

"No. We can make our proposed tour to Niagara."

"I care little about going."

"I have never been there, and I wish very much to go. You ought also to see the *Falls*. And you know we have promised the children a visit there this summer."

"True. Let us go, then, immediately."

"Tomorrow?"

"Yes. I would not remain a day longer here. Every hour increases, I am well satisfied, the danger to our children."

"We will leave here in the morning," said Mrs. Franklin to her oldest daughter, as soon as she found an opportunity to speak to her.

"Tomorrow!" exclaimed Florence, with a look and tone of disappointment.

"Yes. Your father and I have concluded to start for Niagara tomorrow."

"I thought you were going to spend *two weeks* here?"

"We have changed our minds; not finding things as agreeable as we had expected."

"I am sure, mother, that I find it very pleasant. And so does Edwin, and the rest of us. We will all be dreadfully disappointed."

"I am sorry. But your father has decided to leave in the morning, and you will all have to be ready."

Florence was sadly put out by the unexpected decision of her parents. Her countenance became serious, and her gaiety of manner left her.

"We will all stay at home, another season," remarked Mr. Franklin to his wife, when he observed the effect of their intended departure upon his daughter.

"I think it will be much wiser to do so. Ah me! This is a *bad school* for young misses."

"Or young masters either. I saw Edwin just now, and asked him to be in readiness to go in the morning. He flared up in an instant, and said he couldn't go so soon as that."

"He did!"

"Yes. He imagined, I suppose, that he was his own master. But I soon convinced him of his error. Then he wanted me to let him remain here until our return from the Falls. But I said 'No' so emphatically, that he didn't repeat the request again. And now he looks as *sulky* as a bear. And this is all the thanks we get for our trouble in bringing him here. I think I will know better next time."

There was still further resistance on the part of the younger members of the family, but Mr. and Mrs. Franklin had such good reasons for going, that all was of no avail.

It was the mother's intention to prevent Florence from meeting again with the young man who has been referred to. But the daughter managed to elude her vigilance, and get into his company during the evening, when they had a long walk and talk all to themselves. No more reluctance about going was expressed after this. The clouds all retired from the young lady's face, and she was as eager to set out for the Falls as she had been before leaving home, to start for Saratoga. The parents marked the change, and wondered as to the cause.

On their way from the supper table, Edwin drew his father aside, and with some hesitation of manner, requested the sum of fifty dollars.

"What!" returned Mr. Franklin in surprise. "I would like to have fifty dollars." "You have already had sixty, and yet I pay all the bills."

"I know, but — "

"But what?"

"I *must* have fifty dollars before I can leave."

"You must, indeed!"

"Yes Sir. I — I — In fact, father, I *owe* that much."

"You *owe* it?"

"Yes Sir. I — I — I borrowed as much from a young man here."

"For what purpose?"

"I needed it."

"You couldn't have needed it for any good, Edwin; I am certain of that."

"You judge me too severely, father."

"When a young man of your age spends a hundred dollars in less than a week, and then tries to conceal from his father the *disposition* made thereof, it is clear that the money has not been used for a good purpose. I can come to no other conclusion."

"Will you not let me have the sum I need?" asked Edwin, after standing silent for some time.

"Not now, my son. I wish to think about the matter. But I will say, that unless I am informed as to the true disposition you have been making of your money, I shall hardly feel willing to supply the sum now desired."

Edwin turned off slowly, with a disappointed and troubled air; and the father, as he walked out into the large portico, and there paced thoughtfully back and forth for a long time, had a no less troubled aspect. In about an hour he was again joined by Edwin, who once more urged his former request. But Mr. Franklin was no better prepared than at first to gratify his wishes. The more he reflected on the subject, the more concerned did he feel.

"Indeed, father," said the young man, "I cannot leave here, honorably, unless this debt is paid."

"Let me know for what *purpose* it was contracted," replied Mr. Franklin. "Then, and not before then, will I pay it. To this my mind is fully made up."

Edwin's countenance fell. He again turned from his father, and did not show himself during the evening. In the morning he joined the family at the breakfast table; but his appearance was that of a person who had been up a greater part of the night. He said no more about the fifty dollars, and Mr. Franklin, for reasons of sufficient weight to himself, thought proper not to allude to the subject.

In due time Mr. and Mrs. Franklin, in company with their children, left the fashionable watering place; all, except Florence and the younger children, looking as serious as if going to a funeral.

CHAPTER 5. DISAPPOINTMENT.

Much to the disappointment and concern of Mr. and Mrs. Franklin, they discovered very soon after starting on their western journey, that Mr. LeGrand was a fellow passenger. He occupied a seat contiguous to the one that contained Florence; and, soon after the cars started, engaged her in conversation. A suitable opportunity offering, Florence introduced him to her father and mother. As the young man's manner was extremely courteous, they could not treat him rudely; the more especially as it might be true that he was a member of a southern family of wealth and standing.

Availing himself of the introduction, Mr. LeGrand presumed to make himself extremely agreeable to Mr. and Mrs. Franklin. Having before traveled along the route they had taken, he was familiar with all the localities, and gave information in regard to any historical association connected with points or places through, or near which they passed. Affable in his manners, possessed of fine conversational powers, and intelligent beyond the ordinary class of men, it was no very hard matter for Mr. LeGrand to remove, to some extent, the prejudice with which his approaches had been anticipated. Before the first day's ride was completed, he was on such good terms with all the family as scarcely to be considered a stranger.

But, for all this, neither Mr. Franklin nor his wife was pleased with the *marked attentions* that were shown to their daughter, and much less pleased at the manner in which these attentions were received. In their eyes, she was little more than a child; and they still wished others to regard her in the same light.

In this light, it was plain that LeGrand did not regard her.

Three days were passed at the Falls, and then a trip down the St. Lawrence was determined upon. This was the *very route* the affable southerner had decided upon taking before leaving Saratoga. He was, of course, a fellow voyager. At Montreal they parted company. But met again at Lake Champlain. Determined to get rid of a man whom he could not throw off, Mr. Franklin took the quickest route homeward. When the doors of his own house closed upon him, he breathed more freely.

Had the *summer trip* been a source of pleasure to Mr. Franklin? Far, very far from it! He had not spent a single comfortable hour since leaving home, and he came back with the painful conviction that his two oldest children had been *injured* by coming in contact with improper associates. Mrs. Franklin showed plainly that she had returned with a weight upon her feelings. Edwin was changed; and no longer met the family with a cheerful countenance. Something that did not bring pleasant thoughts was upon his mind. And, as for Florence, she evinced little interest in anything, and much preferred being alone than with her family.

How changed was this family! A year before Mr. Franklin was daily occupied in active business, and his children were as earnestly engaged in pursuing their studies. When they met, cheerfulness pervaded the circle. They were not robbed of happiness by unsatisfied dreams; nor filled with dread as the shadows of approaching evil fell upon them. None thought of going from home in search of pleasure, for the hearth-fire blazed warmly, and all felt its congenial influence.

But it was different now. Mr. Franklin having retired from the *useful* position he occupied in society, must needs do something — to be *entirely idle* was impossible — and he had, unfortunately put his hand to a work, the fruit of which proved evil. The removal of Florence from her school was, apparently, a little matter; but sad effects followed, as has been seen. Just at the most dangerous age, she was thrown among associates, whose *influence* upon her was anything but good; and her feelings had received a *bias* that caused her parents serious alarm.

In search of some new mode of passing the time, a visit to the Springs was proposed. The effect upon at least two members of his family is already partially apparent, and Mr. Franklin might well tremble for the ultimate result.

Edwin had come home, a short time previous to the trip to Saratoga, having completed his collegiate term. It was only a week or two before starting on this tour of pleasure, that he had expressed his utter unwillingness to enter upon the study of law, for which profession his father had designed him. Shortly after their return from Saratoga and the Falls, the subject was renewed, when Edwin expressed a still more decided aversion.

"What profession, then, will you choose?" asked Mr. Franklin, with some petulance of manner.

"I do not wish to become a professional man at all," said Edwin. "My inclinations do not lead me that way!"

"Then in what direction do they lead you?"

"I would much prefer going into some *business*."

"You are too young for that. And, besides, have not received a *business education*."

"It is not yet too late to learn?"

"No. But you will not be willing to go into a store or counting-room, for three or four years, in order to acquire a knowledge of business."

"I would rather do that, than attempt the law, for which I have a great dislike."

"But all business is precarious. Not one in twenty, who enter the avenues of trade, escapes disaster. In the *professions*, it is not so. Success is more gradual, but it is more certain. As a professional man, you will be removed from the agitations, losses, and anxieties of trade; and starting with a competency, can go on, steadily advancing until you gain

wealth, and distinction, at the same time. To a young man in your position, one of the *learned professions* is in every way to be preferred.”

But Edwin thought differently. He preferred business to study. Reluctantly did Mr. Franklin seek for him a place in a commercial house. While he was doing so, under the pressure of a natural anxiety for his son, a wish that he had never withdrawn from business, more than once crossed his mind. Had he still been engaged in his extensive manufacturing operations, he could have taken Edwin into his counting-room, and, retaining him thus under his own care, have made him extremely useful, and at the same time, imparted a knowledge of his business. In a few years, he could come in as a partner, while he, in retiring then, would have left his son in a fair way of amassing an independence for himself.

But this opportunity was now gone. He was a retired gentleman, and had no business into which he could bring his son. The only expedient, therefore, was to get him into some good house, and *hope* for a favorable result. This was accordingly done, and at the age of nineteen, Edwin, who had already formed some intimate associations with young men of the city, whom he had met at the Springs, entered a new world. The establishment into which he was introduced, was an extensive one, and employed about twenty-five clerks, many of them the sons of wealthy parents. Several of these were in the enjoyment of a liberal allowance of pocket money; thus having in their hands the means of *dissipation*, which a few of them did not fail to use.

With no love for intellectual pursuits, and naturally inclined to *sensual indulgence*, the position of Edwin, was anything but a safe one. Mr. Franklin felt that it was unsafe, but did not clearly comprehend the reason. Had he done so, he would have deemed the *advantages* to be gained in the house where he had placed his son, as of no importance whatever, when considered in view of the *injury* that must inevitably be suffered. But Mr. Franklin, was not a man sufficiently accurate in his knowledge of human nature, nor well enough learned in mental philosophy, to be able, abstractly, to determine the exact effect of circumstances upon a particular temperament. Life was to him a problem; and the relation between mental causes and ultimate results, was one of the fields that he had been unable to enter, by the force of his own reason.

There were certain wise sayings and oft repeated axioms, that to him had become self-evident truths; and when circumstances led to their application in real life, he made them standards of action. But in new and untried positions, where, by the light of his own intelligence he was required to see the right way, his uninstructed mind gave him little aid. In business, he had followed in the well-beaten paths. *Industry, prudence, and economy* — all directed by an earnest desire to accumulate money, made success certain. Here, by a long concentration of his thoughts, intelligence in business matters had grown clearer, and when sufficient means of enlargement came, he was prepared to introduce machinery, and to extend largely his operations.

The introduction of his children into the world, however, was an untried experiment with Mr. Franklin, and the difficulties appertaining thereto, were never clearly apparent until now. If he had been in business when Edwin came home from college, it would have been an easy thing, he saw, to have introduced him into it. The young man would then have been under his own eye, and he could have given him an interest, in order to balance his mind against *undue social attractions*, as soon as prudence dictated the step. Now, however, he would have to take his chance; and when Mr. Franklin recollected Edwin’s associations at the Springs, and the fact that he had spent money there with a strange person — for what, he was yet ignorant — he might well fear for the result.

In thinking of *Florence*, his eldest daughter, now at the most critical age, the father had little more to encourage him. She had suddenly changed from a modest, unassuming girl — into a forward, self-reliant young Miss. The origin of that change he could too accurately trace. The cause lay at his own door. He had disturbed the regular progress of her education. Broken up old associations that were good, and introduced her, ignorantly on his part, among those whose influence and example had the worst possible effect upon her. She was not a strong minded girl. In fact, there was no marked intellectual character about any of the family. The children were precisely of that stamp so frequently seen among those who have risen into affluence by what may be called a sort of *unintellectual devotion to business*, in which the higher powers of the mind have remained asleep. As to *eminence* in anything, that was next to impossible for them to obtain. They lacked, by birth, sufficient mental activity. No wonder Edwin had no fancy for such hard work as the study of law appeared in prospect. A course of four years at college, in which he was distinguished for nothing, was sufficient experience in mental labor for him.

Such being the character of Florence — we might almost have said, *lack* of character — any change of associations such as we have mentioned, could not but be permanently injurious. With a mind unbalanced by *serious thoughts* of any kind, and uninstructed in regard to life and its mighty considerations, it was but natural that she should step aside into the first path that *allured* her feet.

If Mr. Franklin had, while in business, permitted his thoughts wisely to regard his family; if he had, as his children’s minds began to open to the light, divided his attention between them and his manufactory; if he had studied their character, needs, and destiny, with half the earnestness that he studied the means and ends appertaining to a successful issue of his business — he would, as a consequence, have lived along with them from year to year, and so guided the development of their characters and guarded their future steps as to have provided against the evils which had fallen upon

them. Had this been the case, he might even have retired from business, without their suffering any disturbing consequences. The effects of this unwise step would then have been felt more particularly in his own person.

CHAPTER 6. AN UNWELCOME VISITOR.

With nothing in the world to do, his mind painfully concerned about his two oldest children, and restless and anxious in regard to the two youngest, Mr. Franklin was *a most unhappy man*. James and Louisa, who had been taken from their old school and entered in the new one with Florence, were removed from the latter establishment at the same time with their sister. The mother wished them to go back to the school from which they had been at first taken. But Mr. Franklin objected to this. Having assumed that it was not a good school, his pride of consistency would not let him recede from this position. They were, in consequence, entered at another academy, or, rather at two different academies, the one especially for young gentlemen, and the other for young ladies. Neither of these schools satisfied Mr. Franklin. They were not *good*, or he *imagined* they were not, which was all the same, so far as his peace of mind was involved. Having no business to think about, he had of necessity to concern himself about *something*; and as his children were now the most prominent objects of interest, they furnished food for as much *trouble* as was needful to make him about as *miserable* as he could wish to feel.

Florence, now a young lady in her own eyes, was not, of course, to be caged up at home. She had fashionable acquaintances, and must needs visit them, and receive their visits in return. And as she was the daughter of a retired gentleman of fortune, whose wealth was estimated at something like half a million of dollars, there was no scarcity of attractive young men, ready to dance attendance on her at every turn; while some, bolder than the rest, returned a morning call now and then, or offered a beautiful bouquet of choice flowers.

Much against her mother's views and wishes, Florence insisted upon "coming out" during the following winter. She had entered her eighteenth year, and considered herself old enough to lay off the *girl*, and play her part in society as a *woman*. To parties, balls, the opera, and other public entertainments — she must now go, and take her share in the world of fashionable gaieties. Mr. and Mrs. Franklin offered only a feeble resistance to their daughter's wishes. To protect her as far as possible, they always accompanied her to places of public amusement, and never gave their consent for her to attend balls or parties, unless they went also. By this means, they hoped to keep her ever within the circle of their observation, and be prepared to guard her from the approaches of danger.

But over Edwin, it was impossible to extend even this observant care. He was a young man, and there could be less restraint thrown over his actions. For the greater part of his time, he was away from under his parents' eyes, and it was, therefore, impossible for them to know what *influences* were operating upon him. To some extent, they could see the effects, but that only awoke uneasiness, while it placed in their hands no counteracting forces.

No event of importance transpired during the winter, except the unwelcome appearance of Mr. LeGrand, who, in passing through the city, as he said, coolly enough called upon the family as familiarly as if he were an old acquaintance; and invited Florence to go with him to the *opera* on the next evening. The young lady readily assented. Mr. and Mrs. Franklin were far from being pleased; but they did not forbid Florence going.

When Mr. LeGrand called for her, he found that he was to make one of a *family* party. He seemed not in the least disappointed at this, but instead, expressed his pleasure at having the company of Mr. and Mrs. Franklin so warmly, that they began to doubt the correctness of the suspicions they had held in regard to him, and gave him credit for being a most agreeable and highly intelligent young gentleman; and even forgot themselves so far as to express pleasure at his having had the politeness to call upon them while passing a few days in the city. He said that he had come on north to transact some official business of great importance for the Governor of his State, and that he would return through New York in a week or two, when he would do himself the pleasure to call again.

According to promise, at the end of three weeks, another visit was received from Mr. LeGrand. In the interim, Mr. and Mrs. Franklin had thought and talked a good deal about him, and both came to the conclusion, that he had taken an unwarrantable liberty, in forcing himself upon the family, on the mere plea of having been introduced to their daughter at the Springs, and being in their company for a few days as passengers, in the same public conveyances. The reception which the young man met, was not so agreeable as at first, and his second invitation to Florence, to accompany him to a place of public entertainment, though accepted by the young lady, was not approved by her parents.

When he called for Florence, in accordance with the engagement made, he was informed by a servant that she was ill, and could not be seen that night. Neither Mr. nor Mrs. Franklin made their appearance. He understood very well what this meant.

On the next day, a note was received from Mr. LeGrand by Florence, in which he expressed his regret for her illness, spoke of the pleasure he had lost, in not having been favored with her company, hoped her illness was but temporary, mentioned that he would leave for the South that afternoon, and concluded with a request to make his compliments to her parents.

His departure from the city was a relief to the minds of Mr. and Mrs. Franklin. Sincerely did they hope that he would never cross their path again; for, notwithstanding his frequent allusions to his high connections at the South, his

intelligence and gentlemanly bearing — they had strong suspicions that he was only a *bold adventurer*, who possessed neither wealth, social standing, nor principle.

CHAPTER 7. A CHANGE PROPOSED.

By the next spring, Mr. Franklin's unsatisfied state of mind, consequent upon having nothing to do, had increased to such a degree, that he determined to buy a handsome country residence, a few miles from the city, which was offered for sale, and amuse himself as an *amateur farmer*. A temporary interest in agriculture had been awakened, in consequence of having strolled one day into a farmer's club, where he listened to some of the proceedings; and it was kept alive, afterwards, by a friend who owned a small farm on Long Island, and who spoke in the warmest terms of the pleasure its cultivation gave him.

This proposal, however, did not meet the approval of his family. Mrs. Franklin had no taste for country life, and the idea of removing from the city, was one that gave her little pleasure.

"I don't think it will be as well," she replied to her husband's proposal. "James and Louisa will have to be taken from school"

"Not at all," he interrupted her. "They can come into the city every day."

"Six or seven miles?"

"Yes. The carriage can bring them in every morning, and the ride will do them good."

"But there must occur many interruptions. Storms, or slight illness, will prevent their going."

"Not much oftener than the same causes interfere with their studies now."

"But, Edwin, it will throw him off from home. He will then be more than ever, master of his own actions."

"He can come home with James and Louisa every evening, and go in with them in the morning. This will remove him from his present associates, and compel him, as it were, to spend his evenings at home."

"If that could be done."

"It can be done. The fact is, if for no other reason, this ought to be a conclusive one in favor of our removal from the city."

I am afraid Edwin's employers would not consent to his coming to the store so late, and leaving his business so early."

"I'll arrange all that. There'll be no difficulty. And if I could only get him interested in agricultural pursuits, I would remove him entirely from the city. There is less danger both, to the *morals* and the *purse*, in a farmer's life than in the merchant's. An intelligent system of agriculture ensures certain results, while, in trade, a thousand causes often combine to produce disaster. A farmer has few inducements to be dishonest; but temptation besets the merchant at every turn. Edwin must have a *pursuit* in life. He must be *engaged in some useful employment*. An *idle brain*, you know, has been called the *devil's workshop*; and of young men, the saying is most undoubtedly true. He has no taste whatever for the profession for which we designed him; and I have no wish to see him a merchant, for I know that failure will be the inevitable result whenever he ventures into business, and venture, of course, he will. Losses, be they large or small, will most likely fall upon me. If I were still at the head of my old establishment, I could bring him into that, and in a few years he could succeed me. By retaining an interest I could still exercise control, and thus prevent him from involving himself, if he departed from a prudent line of operations."

"That is out of the question now," said Mrs. Franklin, in a tone that expressed regret that such an opportunity for their son was not still open.

"Yes. It is even so. And now we must do the best we can. The place I think of buying is most beautifully situated, as you know. It contains thirty acres of ground, upon which I will establish a model farm, cost what it may. I feel expectant of being able to interest Edwin's mind, first in fruits and flowers, and then in the more important productions of the soil. I will hold out every possible inducement. He shall have a farm of his own, the moment he feels willing to enter upon its independent culture.

And Mr. Franklin, warming with this idea, continued to expatiate thereon for some time. But his wife had no confidence in the good result of this new scheme. She had no taste for a *country life* herself, and could not conceive it possible for a young man like Edwin to find any interest whatever in the tame and common-place pursuits, as they appeared to her, connected with a tillage of the soil. And she was right, so far as her son was concerned. The proposition to remove to the country pleased him very much, for the first thought, connected with himself, that it occasioned was in reference to the greater freedom of action the consequent separation from the family would give him. When his father said

—
"You can be at home at night as usual, for the carriage will be in town every day," he replied —

"I'm afraid the distance is so great that I will not reach the store early enough in the morning."

"O yes, you will. But even if you should be an hour later in the morning, and be compelled to leave an hour earlier in the afternoon, it will make no great difference. I will arrange matters with your bosses, so as to make it all right with them."

"I don't think it will do," said the young man. "They are very particular in the matter of *punctuality*. Every clerk must be in the store by eight o'clock."

“Circumstances alter cases, you know,” returned the father. “I will see that no trouble arises on this head. But, suppose they do object; you are under no obligation to remain with them.”

“Of course not. But to leave their establishment would be to deprive myself of advantages not readily gained.”

“I don’t know. At least to nine-tenths of young men, a knowledge of mercantile affairs is more injury than benefit. This, you are aware, is my opinion. I have no confidence in trade. Its *fluctuations* are so great, and its *disturbances* so constant, that no foresight can guard against the *disasters* they occasion.”

“May not this be said of all pursuits?” remarked the young man.

“By no means,” replied the father. “A profession, followed in the right spirit, is far more certain in its beneficial results. Agriculture is not cursed with the evils to which I allude.”

“Agriculture! Would you have me become a farmer?”

“I would rather see you a *farmer* than a merchant.”

At this declaration the young man became mute with surprise. He could hardly believe that he had heard aright.

“A *farmer!*” he exclaimed, when he had a little recovered himself.

“Yes, a farmer,” repeated Mr. Franklin. “A farmer may be contented, prosperous, and happy. Removed from the clashing interests, and disturbing influences of a city life, he may ride the waves of prosperity, free from the dangers of storms and breakers.”

And in this strain Mr. Franklin went on, entering at great length upon the superior advantages appertaining to a country, over a city life, and disclosing, as he did so, more minutely, the plans he had been turning over in his mind. His own *model farm* was to be the first experiment, and into this, he wished to introduce Edwin, in order that the rudiments of an agricultural education might be gained, under the instructions of a practical farmer, who was to be engaged. So eloquently did he descant upon *the beauties of the little paradise* that was to grow up around them, and so glowingly did he picture the delights that would arise when they saw the vines hanging thick with tempting clusters, the trees bending beneath their burden of fruit, and the ground teeming with all the luxury of vegetation — that the imagination of the young man began to warm. Contrasted with the freedom and beauty of all this, there was about the ware-house and counting-room something constrained and uninviting. And it did not take much after-persuasion to induce Edwin to agree to his father’s wishes.

Mr. Franklin’s heart was now light. He truly believed that the change in view, by removing his son and daughter from the perverting associations which they had formed in the city, would be of the most beneficial nature. For himself, he felt a restless enthusiasm in regard to the new life contemplated. He had been reposing so long, that on awakening, he was like a restive animal, eager to escape the rein; and he could not understand, in his very lack of abstract thought, how it was possible for anyone not to find, in a country life, everything to fill the measure of his desires.

Mrs. Franklin, however, felt none of this enthusiasm; her mind was therefore calmer, and she could look more clearly to the end. She knew that Edwin would take no permanent interest in a pursuit so entirely at variance with all his habits of mind; and her natural fear was, that in removing him from a place where he was required to give strict attention to business, for at least ten hours every day, under certain fixed rules, and leaving him free to employ himself or not upon a farm, would prove an injury instead of a service. It was not expected that he would put his hand to the spade or plough; no one wished him to do that. The father’s idea was, if he had any distinct idea on the subject, that both he and his son would have a kind of general *superintendence* over everything, and find enough in this to occupy all their time. But Mrs. Franklin thought more practically than her husband, and knew that this was but a pleasant imagination. Her fears for Edwin were, therefore, well-grounded.

As for Florence, she opposed the removal to the country with all the eloquence of words and tears that she could summon to her aid. But her disapproval of the measure did not in the least retard its execution.

CHAPTER 8. MODEL FARMING.

The beautiful country place, situated in New Jersey, some five or six miles from New York, and but a short distance from the majestic Hudson, was purchased by Mr. Franklin for twenty-five thousand dollars. Thirty acres of land a portion of it, already in a high state of cultivation, lay around the elegant mansion. There was a large garden, filled with the choicest varieties of small fruit; a young and thriving orchard, an extensive grapery, and a green house containing several hundred rare plants. All the grounds contiguous to the dwelling were laid out with taste, and ornamented with fountains, statues, walks, and arbors.

Just as nature was putting on her spring attire, the family of Mr. Franklin removed from the city. Their new house was indeed a pleasant one, and all felt that it was so. Even Florence said it was a lovely spot, and the mother, now that the change was made, often expressed herself as pleased with everything. She experienced a sense of freedom not felt in the city, and her bosom seemed to expand with a new life, as she breathed the purer air. Florence rambled about among the pleasant places which taste had provided to delight the eye, and for a few days thought it all very delightful. After that, her mind began to turn towards the city, and before two weeks elapsed, she had, on one pretense or another, visited New York half a dozen times. This was an easy matter, as the carriage went in every day.

It was not the wish of Mr. Franklin that Edwin should leave his place immediately upon his removal into the country. He thought it best to get a little under way himself, and familiar with agricultural matters, so that, to a certain extent, he would be able to give an intelligent direction to his son's efforts. But the thought of abandoning mercantile pursuits altogether, having once entered Edwin's mind, and an idea of the freedom of a country life having bewitched his imagination, he lost all interest in business, and could not be prevailed upon to continue in his clerkship, for over a few weeks after the family left the city.

To both Mr. Franklin and Edwin, the new pursuit upon which they had entered was new in every sense of the word. The father, as well as the son, looked upon it less as a business than as a pleasant kind of recreation; a sort of half work, half play affair. A practical farmer and gardener had been employed as overseer. He was an Englishman, and professed to know everything in relation to the tillage of the soil, and to be particularly at home in matters of horticulture. He also set forth that he had considerable experience as a florist. In fact, to take his own word for it, there was no other man in the country half so well-fitted for the situation he held. For his valuable services, Mr. Franklin contracted to pay him twelve hundred dollars a year. He had two sons, stout boys, who were represented to be each as good as a man on a farm. Three hundred dollars more were to be paid for the work of these two lads. A *dairy*, on a small scale, the overseer said must of course be established, or the model farm would not be complete. Mr. Franklin approved the suggestion, and the overseer's wife and daughter were engaged at two dollars each a week to do all things needful in the milk and butter department.

Besides the overseer, his wife, daughter, and two sons, a regular farm hand at twenty dollars a month was employed. The wages paid to these model farmers and dairy maids — six in all — amounted to within a fraction of two thousand dollars. Add the cost of their board to this sum, and the gross amount would not fall very far short of three thousand dollars per annum, as the cost, in wages, necessary to conduct Mr. Franklin's agricultural experiments. In addition to this sum were the regular expenses of the family, which, for the past two or three years, had been over four thousand dollars, and would be fully that now; and to this the interest on the sum which it took to purchase stock, and put the model farm in a state to ensure the highest success to the experiment, and we have the handsome aggregate of nine thousand dollars as the regular annual expense at which Mr. Franklin was living.

While in his regular business, Mr. Franklin had been in the habit of making close estimates. But that good habit seemed to have been entirely laid aside. He was on *new ground*, and unacquainted, entirely, with the way in which he was walking with too-confident steps. To his overseer, he went for all needful information, and that individual, a shrewd, not over scrupulous personage, managed him just as he thought fit. His answers, touching the productiveness of farming and horticulture, excited the most *extravagant* ideas. We would hardly like to say how much the thirty acres were expected to yield; but even under the heavy expense at which his experiment was conducted, Mr. Franklin confidently looked for a handsome profit!

The grounds around the mansion were five acres in extent. All this was of course unproductive. Five acres had been sown in wheat, the previous fall. The kitchen garden occupied half an acre, and the flower garden as much more. Two orchards covered an acre each; and two acres were left untilled, as a range for the cattle. Four of the remaining fifteen acres were put down in potatoes, five left for grass, four planted in corn, two in carrots and other root crops.

The season proved a good one. Everything grew luxuriantly. And it would have been strange, if such had not been the case, for, under the overseer's direction, the land had been covered with various fertilizing agents, at a cost nearly equal to the price all the products could possibly yield.

Deeply interested in his new employment, Mr. Franklin was moving about his farm, early and late, and entering into the spirit of everything. He took the agricultural journals, and studied them as attentively as a school-boy studies his lessons; and this, not without having occasional doubts awakened as to the correctness of some things done by his

overseer. Occasionally he would say to him, that such and such an agricultural writer held such and such opinions on a certain point, at variance with the practice adopted on the "model farm." But the answer would only be an expression of contempt for all "book-farming," and a broad declaration that the man who could write such nonsense was nothing but a quack; most probably, if set down on a piece of ground by himself, could not, with his own hands, raise an onion.

Mr. Franklin listened to all this, but continued to read, and the more he read, the more his eyes were opened. By mid-summer, his doubts in regard to his overseer's plan of operations began to assume a rather respectable form, and his ideas touching the profits of farming in general, and this first year's operations in particular, to range discouragingly low.

When the five acres of wheat were harvested, and threshed out, instead of sixty or seventy bushels to the acre, as he had been led to believe would be obtained, twenty-five bushels was the product, or a hundred and twenty-five for the field, which, after the cost of harvesting, threshing, and carrying to market, returned him one hundred and twenty-five dollars.

"A beggarly account, that!" he muttered to himself, as he tossed the proceeds into a drawer of his secretary, and, with a disappointed feeling, walked out into the open air, to think a little more understandingly than at first, on the subject of *agricultural returns*.

The choice small fruits of the garden, strawberries, raspberries, etc, had all been consumed in the family; and the butter and cream produced at a cost of four dollars a week for the simple extraction of the milk and attention to the dairy operations, had nearly all gone, so far, in the same way. Not over twenty dollars' worth was gotten beyond the home-consumption market.

October came, with its serious face, and its matter-of-fact results. The four acres of potatoes, instead of yielding two hundred bushels to the acre, produced a hundred and twenty bushels of good tubers, which sold at forty cents. Four hundred and eighty bushels, at forty cents, gave the sum of one hundred and ninety-two dollars for the four acres of potatoes. When they were planted in the spring, potatoes were a dollar a bushel. The seed, therefore, cost eighty dollars, twenty bushels having been planted to each acre. Added to this, were fifteen loads of compost to each acre, at a dollar a load, making sixty dollars more, and clearing but fifty-two dollars of profit to pay for the cost of tillage.

The corn turned out better. Forty-five bushels were produced from each acre. Carrots and other root crops, produced abundantly, but they sold for a mere song. The product of the orchards and grapery, were very fair, but the first two or three attempts to sell, discouraged Mr. Franklin, and a greater portion of the fruit was either given away or allowed to rot.

Nine thousand dollars, it has been seen, was the expense at which Mr. Franklin was living. Added to this, six hundred dollars paid for lime, fertilizer, and composts of various kinds, during the season; five hundred more for stock, and five hundred laid out in various improvements, and the sum is swelled to ten thousand six hundred dollars.

Four thousand a year was the previous cost of living. Six thousand six hundred were therefore added to sustain the *model farm* experiment. And what, after all the product was sold, was the return in money? Only just six hundred dollars! The six thousand were as good as thrown into the sea. So much for the *profits of amateur farming*.

CHAPTER 9. TAKEN IN.

During the summer, while everything was growing, and while splendid results were in prospect, Mr. Franklin was a happy man. But as crop after crop matured, and the true result presented itself in bushels, and the prices current gave a multiplier to these, the thermometer of his feelings began to fall. He saw that he had been doubly deceived — by his overseer, and by himself. He had acquired some experience, but at a serious price.

One day, before Mr. Franklin's confidence in his overseer had been impaired, a man came and asked for the latter. Mr. Franklin pointed to where he was at work in the green house. The stranger presented himself to the overseer, and remained in earnest conversation with him for a good while. When he went away, the overseer's manner was changed from what it had been. He looked troubled. A day or two passed, and he still had a thoughtful and anxious countenance. On the third day, the man called again. As soon as he was gone away, the overseer sought Mr. Franklin, and after a good deal of apparent reluctance, went on to state that a brother residing on Long Island had got himself into difficulties by endorsing for a countryman, who had gone off and left him to pay the note, which, not being able to do, his farm had been seized, and was now in the hands of the sheriff.

"That's bad," remarked Mr. Franklin.

"You may well say that," replied the overseer. "A more honest, industrious man than my brother, does not live. He saved up his earnings for years in order to get a farm; and it is only a few months since he paid the last hundred dollars of the purchase money. And to think that he would lose everything! Indeed, sir, it is very hard."

"Why did he commit the folly of endorsing anybody's note? That ruins more men than anything else. I would not endorse for my father."

"He was very wrong to do it, sir. Very wrong. But, then the man was an old friend. None of us thought that he would act dishonestly."

"How much was the note for?"

"A thousand dollars."

"So much as that?"

"Yes, sir. His farm is worth more than double this sum, but if sold by the sheriff, will be sacrificed."

"No doubt of that."

"It will be sure to be sacrificed."

"Well, what do you propose doing? Anything?"

"We are brothers," said the man with much feeling. "We have stood by each other ever since we came from the old country. Once I was sick a long time, and he took care of my family all the while, and never seemed to feel their support a burden. He has been a good brother, and I would make any sacrifice to help him."

"What is in your mind? Speak out," said Mr. Franklin.

"If you could" — And the man spoke with a good deal of hesitation — "If you could advance me a thousand dollars on the wages you are paying us, I could lend it to my brother, and that would save him from ruin! I know that this is asking a great deal; but you must forgive the boldness of the request. A man who is oppressed by circumstances, will often presume to ask favors, the very thought of which at another time, would make his cheek burn."

Mr. Franklin thought for a few moments, and then said promptly, "You shall have it."

A light came into the man's face, but he did not attempt to express his gratitude.

"When will you want the money?" inquired Mr. Franklin.

"The sale is to be made tomorrow, at twelve o'clock."

"So soon?"

"Yes sir."

And the overseer drew a printed bill from his pocket, which announced the fact he had stated.

"Then you had better go today and have the matter arranged. Come to me when you are ready to leave for the city, and I will give you a check for the sum you want."

The check was given, and a receipt taken. Already the overseer and his family had drawn five hundred dollars. Their wages for the year was to be seventeen hundred; only two hundred of the entire sum therefore, would remain. This was July; less than three months from the time they had entered Mr. Franklin's service.

The overseer remained away all night. When he came back on the next day, he reported that everything had been satisfactorily arranged; and warmly expressed both his own and his brother's gratitude, for the great kindness they had received.

Not many weeks passed after this, before Mr. Franklin observed a change in the overseer. He was not as respectful as he had been; and spent much more of his time unprofitably to his employer, than the latter fully approved. When questions were asked, or suggestions made, his answers were far from being satisfactory. Before two months elapsed, Mr.

Franklin found it necessary to speak to him very plainly and decidedly. This offended the overseer, and he was exceedingly disagreeable to everybody about the place for a whole week.

After October, when the whole result of the agricultural season was known, and the disappointment felt by Mr. Franklin exceedingly keen, mingled with a pretty strong feeling of indignation towards the individual who had led him so far astray in his ignorance — he took occasion one day, to speak his mind plainly to the overseer. Being now in possession of data, obtained by dear bought experience, he was able to charge home upon him a *dishonesty of purpose* in leading him into enormous expenses, under a false idea of product. The overseer had but one argument in answer to all this, which was to get angry, and become abusive. Mr. Franklin was in no mood to bear with this, and so promptly ordered him to leave his premises.

The overseer took him at his word. He had drawn his year's salary, as well as that of his family, seventeen hundred dollars in all. This, for six months' service, he considered very good pay; and retired well content with his part of the bargain.

The next thing Mr. Franklin heard of him, was, that he had bought a farm on Long Island, for which he paid down two thousand dollars cash! And he, moreover, learned, that he had no brother in the country, and that the story of the endorsement and execution was a *mere fabrication*, in order to get an advance of his salary, preparatory to a rupture between him and Mr. Franklin, which he knew must come as soon as the eyes of the latter were opened. And opened he very well knew they would be, before many months rolled around.

CHAPTER 10. SOME OF THE FRUITS.

The reader will not be surprised to hear that in all these agricultural experiments, *Edwin* took but little interest. Far more of his time was spent in hunting and fishing than in studying into the mysteries of corn and potatoes. We doubt very much if at the end of the season he knew whether wheat were planted in the autumn or spring, or whether potatoes were propagated from seed or the tubers. But in matters of woodcock and pheasant, bass and trout, he was becoming an authority.

Emancipated from the slavery of a counting room, he felt a high sense of freedom, and enjoyed the new life that had opened before him with a keen relish. Mr. Franklin, from the very habit of his mind, entered into everything appertaining to the farm, and left Edwin but little to do; and that little was of but trifling importance. Sometimes when he happened to get a few new ideas, and happened at the same time to be communicative, he would give his son a lecture on agricultural chemistry or physiology, which was understood about as well as if spoken in Hindoostanee. The next hour would find the young man buried in the Mysteries of Eugene Scrivner, Dumas, or some other French *novelist* of like attractions; or, with his gun on his shoulder, making his way with light footsteps towards the fields and woods.

As for companionship, Edwin enjoyed nearly as much of that as he did while residing in the city. His gunning and fishing expeditions were not conducted on the *solitary* principle. Scarcely a week passed that some young friend from New York did not come over and spend a day or two with him, and scarcely as long a period went by without his managing, on some pretense or other, to pass a night or two in the city. Florence, likewise, had her congenial visitors, and nearly as often as Edwin enjoyed an evening in New York. The pretext for these city visits was, usually, the pleasure of an attendance at some concert given by a musical star, or the enjoyment of some other attraction. Mrs. Franklin never gave her consent for Florence to go on these occasions, except on the stipulation that Edwin should accompany her to the theater, concert room, or other place of public amusement. Little did the mother, so solicitous and so fearful in regard to her children, imagine, that by mutual consent, both Edwin and Florence separated as soon as they reached the city, and only met at the time appointed for return. Florence went to the house of some one or other of the young ladies who reciprocated her visits, and her brother went among those congenial to his taste and feelings. Usually, the morning found him with all the sad evidences of a night's dissipation too plainly visible to any attentive eye.

And thus the summer passed away, Mr. Franklin too deeply absorbed in his *model farming operations* to have any eyes for the *rank weeds* that were springing up thickly over the ground of his son's mind, and threatening to choke every good plant whose leaves were vainly trying to lift themselves up into the pure light and free air. The mother was not blind. She saw the evil in a part of its fearful magnitude; but, though she often alluded to it, she could not arouse her husband to a sense of the real danger.

"I know it is not good," he would say. "A young man like Edwin should not have so much *idle time* on his hands. But we must hope for the best. I will soon find plenty for him to do."

And thus he would put her off, and hide from his own mind the real aspect of things.

But *evil weeds*, though so feeble when they first spring up, that a child may pull them from the soil — soon push their roots deep into the earth and spread forth their deforming branches seemingly in a single day, to be seen and known by all. And so it is with *evil principles* when they enter the mind. If met in their incipiency, and thoroughly eradicated by a judicious application of the right means, and good seed planted and well-cultured at the same time, they will remain inert and harmless. But, left to themselves, they will quicken into life, and take entire possession of the soil to the destruction of its better products.

In due time, even Mr. Franklin saw that *weeds*, instead of healthy plants, had overgrown the *garden of Edwin's mind*; and when he put his hand upon them to draw them from the soil which they burdened and deformed, alas! he found the *roots too deeply imbedded*; he swept his hand among them vigorously, and the spreading branches fell on all sides; but in falling, they cast their millions of seed into the ground, while their roots still remained, to shoot forth under the warming sun, and fertilizing rain. It was too late now.

While at Saratoga, evil seed fell into a rich and mellow soil, and the germination had been quick. But Mr. Franklin did not fully comprehend the *danger* that existed. He imagined that there had been some *slight imprudence*; but he did not dream, that the money spent so freely, had been lost among his young associates at gambling. But it was even so. He had lost over fifty dollars to one of his young companions, and then, in the hope of recovering himself, had staked his due-bill for fifty more, and lost again. It was to pay this "debt of honor," that he was so anxious to get fifty dollars from his father, before leaving Saratoga. For reasons sufficiently conclusive to himself, Mr. Franklin did not furnish the sum desired. The debt was, a few months afterwards, paid by Edwin. His failure to meet it at once, however, subjected him to an insult, that his hot blood could but ill brook, and came near causing a serious fight with the "honorable young gentleman" of twenty, who had played his cards so skillfully.

This trip to the Springs brought Edwin into an association with young men of a different stamp from any he had before met, and he was just weak-minded enough to be led captive by the boldness of their folly. Aping the *fashionable vices* of

those who were older, they were vain enough to imagine that smoking, drinking, and playing cards, were *manly* accomplishments.

If Mr. Franklin had been in business at this time, he would not, in all probability, have taken his family to this fashionable watering place. But even if he had gone, on his return he would have had the means in his hands of guarding his son, to a great extent, from the dangers that now lay in his path. Having declined the study of law, he would have taken him immediately into his own establishment, and thus given him a chance to acquire a knowledge of business, with the encouraging prospect in his mind, of a profitable interest in that business, so soon as he reached his twenty-first year. But this, under the circumstances, could not be done, and Edwin was placed in a store where he became associated with young men, who soon drew him away from the path of safety. The daily useful work in which he was engaged, and the respect and deference that he naturally paid to his employers, had a restraining influence. But the moment he was set free, and for the first time in his life, impressed with the idea that *he could do pretty much as he pleased*; that he was, in fact, his own man — the dangers that had before hovered around him, became imminent. The mother felt this, but the father was too much interested in his new employment, to be able to think as seriously about his son, as the nature of the case demanded.

But sober action brought the mind of Mr. Franklin into a more reflective state. No longer so much absorbed in his agricultural doings, as to be unable to think about anything else, he became aware, among other unpleasant things, that Edwin was going *fast astray*. His appearance had changed very much in a few months, and he bore too plainly the marks of *evil indulgence*. Besides, his demands for money were so frequent, as to make it necessary at times to refuse his applications. When this was done, he generally exhibited a good deal of indignation, and sometimes went off to the city and remained away from home two or three days.

A request for seventy dollars, which came soon after Mr. Franklin's rupture with his overseer, and at a time when he was in a most dissatisfied state of mind, was the occasion of turning the father's thoughts more intently upon his son.

"Seventy, did you say?" inquired Mr. Franklin, in not a very mild tone of voice.

"Yes sir," replied Edwin.

"You spend a good deal of money for a young man whose bills for necessary articles are all paid," remarked Mr. Franklin, looking serious. "I have before said that I disapproved such *prodigality*; and have before done what I must do now, refuse to supply your demand. If I am not in error, you have spent four or five hundred dollars since we have been in the country — when a hundred ought fully to have satisfied you. I am afraid everything is not right. It doesn't look well."

"You are very suspicious!" replied Edwin, speaking in a tone of voice that his father felt to be *insulting*, and which caused an indignant rush of blood through his veins.

"Don't forget yourself, young man," said Mr. Franklin, sternly.

"I hope I shall never do that," was coolly answered, a toss of the head at the same time indicating the degree of respect felt by the son for his father.

Mr. Franklin was not very well prepared for anything like this. Even *undue familiarity* he had always been quick to repress in his children. *Insult and contempt*, so plainly exhibited as to leave no room for mistake, threw his mind into an excitement that destroyed all rational self-control.

"Leave my presence, instantly!" he exclaimed, stamping his foot upon the floor.

Edwin turned from him and left the house. A little while after, he was seen riding towards the city on horseback. Mr. Franklin was painfully disturbed.

"Has it come to this?" he said to himself, bitterly, as he leaned his head down upon his hands. "Has it indeed come to this! Not yet twenty years of age — and *so far advanced on the road to ruin!*"

Mr. Franklin avoided saying anything to his wife about what had just occurred. That could do no good, he reasoned, and would only make her unhappy. As for himself, from the moment of that interview, his *peace of mind* was gone. Edwin had exhibited disappointment and anger at previous denials, but he had never before shown a spirit like this. He had never before ventured upon *insult!*

CHAPTER 11. GOING ASTRAY.

Three days passed, but the young man did not return. Before, when Edwin thought proper to absent himself, Mr. Franklin, though strongly urged by his wife, never would go after him.

"No," he would reply to all her solicitations. "No. Let him come home of his own accord. Let him humble down. I'm not going to run after him. It is high time he understood where his *bread* comes from."

But now he was concerned. His eyes had suddenly opened. He saw that his son was making false steps, and that *swift destruction* was before him if not checked in the career upon which he had entered. All this he ought to have seen before. All this his wife had seen with a troubled heart; and she had in vain striven to awaken him to a sense of the reality.

On the fourth day of his son's absence, Mr. Franklin went into the city. In passing one of the hotels, he saw the stableboy leading to the stable, the horse that Edwin rode when he went away. He immediately entered and made inquiries for his son, but was told that no such person was there. On mentioning the horse he had seen, he was told that it belonged to one of the boarders. With this individual, he requested an interview.

"Pardon the freedom of my question," he said, on taking the stranger aside; "but will you be kind enough to tell me how long you have been the owner of the horse that I just saw at the door?"

"I bought him the day before yesterday."

"From a young man?"

"No. I bought him at a stable in Franklin street."

"At what price?"

The individual thus questioned, rather hesitated to answer. He did not exactly like to be interrogated so freely by a stranger.

"No matter," said Mr. Franklin, seeing the effect produced. "The stable is in Franklin street?"

"Yes Sir." And the precise location was described.

"May I take the liberty of inquiring your name?" asked Mr. Franklin.

"Oh, certainly." And the name was given. Mr. Franklin bowed, and with an apology for the freedom he had taken, was retiring, when the man said:

"Do you know anything that is not right about this horse?"

"I know," replied Mr. Franklin, "that he was *mine* a few days ago, and that I have not sold him."

"Ah! Was he *stolen* from you?"

"No. My son rode him into the city last week, since which time not a word has been heard from him. Did the person from whom you purchased the animal say anything about the manner in which he came into his hands?"

"Not a word. I hired the horse, and liked him so well, that I offered to buy him. The price asked was a hundred and fifty dollars, which I paid."

"Just *half* what he cost me. But I care nothing for the horse now, only so far as he furnishes a clue to the discovery of my son, who, I much fear, has fallen into evil hands."

"If you will accept of any aid in my power to render you," said the stranger, "it will be most freely given. I will go with you, forthwith, to the keeper of the stable, if you think it of any use."

"It may be."

"I am ready to go with you at once," was promptly said.

On calling at the stable, Mr. Franklin learned that the horse had been bought from the son of a wealthy citizen residing in the upper part of Broadway, on the day previous to his being sold to his present owner.

"Will you give me the name of the young man?" asked Mr. Franklin.

There was some hesitation. But the name was at length given.

"The son of Preston?" said Mr. Franklin, evincing surprise.

"Yes Sir. It was Edward Preston."

"Ah! Was it that young man from whom you bought the horse?" remarked the person who had accompanied Mr. Franklin, his manner showing equal surprise with that displayed by the other.

"You know him?" said the stable keeper.

"I know nothing good of him. If ever a young man was on the *high road to ruin*, he is. I wouldn't be his father for all the wealth he possesses, if I had to be *cursed* with such a son."

"I have seen him several times," said Mr. Franklin, recollecting that Edward Preston had visited his son in the country frequently during the summer, and that they had often gone into the city together — "but I had no suspicion that his character was so bad."

"He is scarcely twenty," was replied, "but few men a dozen years his senior, have as many vices, or lead so evil a life."

"Is his father not aware of this?" asked Mr. Franklin.

“Heaven only knows! If he is, he must have a heart as insensible as stone, or lay his head each night upon a thorny pillow!”

“It takes *money* to lead a reckless, dissipated life. Can it be possible that Mr. Preston furnishes it to him at will.”

“I would think not. Preston understands as well as anyone, the value of money.”

“Then where does he get the *means* to supply his extravagance?”

“You have become cognizant of one of his money raising transactions.”

“What?”

“The sale of your own horse.”

“But how came the horse in his possession?”

The man did not reply immediately, although it was plain from his manner, that he had an *answer* to the question.

“Can you tell?” asked Mr. Franklin, after waiting for some moments.

“I can only *conjecture*.”

“Even conjecture may throw some light on this mysterious affair. Speak freely.”

“My conjecture is, that he has by some means, gambling most likely, managed to get your son in debt, and induced him to transfer the horse to his possession in payment of the obligation.”

“I would hardly think that?” said the stable keeper, with an uneasy manner.

“It may not be so,” returned the man, “but I fear my suggestion is very near the truth. I happen to know a case where this was done.”

“By Preston?”

“Yes.”

“Humph!”

Mr. Franklin moved away, saying as he left the stable, “I must see Edward Preston, immediately.

“For your kindness, sir,” addressing the stranger, “accept my thanks.”

“Will you do me the favor,” said the latter, “to let me know the result of your investigations in this unhappy affair? And if I can aid you in any way, it will afford me great pleasure to do so.”

“I will see you again,” said Mr. Franklin, as he bowed, and hurried away.

Mr. Preston, upon whom the father of Edwin called immediately, had not seen his son since the day before. He said that the young man’s habits were very irregular, and that his conduct caused the family great uneasiness. Mr. Franklin then stated fully the nature of his errand to the city; and the discovery he had made of his horse in the possession of a stranger, who had purchased the animal from a stable keeper, to whom he had been sold by young Preston.

“How did your horse come into the possession of my son?” asked Mr. Preston.

“I do not know,” replied Mr. Franklin. “But the fact that it was in his possession, shows that your son has some knowledge of Edwin, and for this reason I wish to see him.”

“Oh dear!” exclaimed Mr. Preston, arising, and walking about uneasily. “This boy will kill me! I have spent thousands of dollars upon his education, and here is the result. I believe, after all, that we cannot lay a heavier *curse* upon our children, than to give them *money*. The poor lad, who works as you and I did, twelve hours a day for his plain food and coarse clothing, is really happier and better, and gives more promise of a useful and prosperous life, than the sons of the wealthy. Our children, Mr. Franklin, are the *drones of society!* Yes, more, in some cases, than drones!”

Mr. Franklin felt that this was true. He had never reflected much upon the subject, and therefore, his thoughts had not previously led him to such a conclusion. Now results, flowing from apparent causes, made the truth plain.

“Money is a curse to young men, rather than a blessing!” he said, half to himself. “That is, if they are not engaged in some useful work.”

He might have said, a curse to *anyone* not so engaged.

“Where do you think I would find your son?” asked Mr. Franklin.

“I cannot tell; I know but little of his incomings and outgoings. That a father should say this! But it is even so. For more than a year, he has acted towards me with a kind of *insolent independence*, which has stung me like the fangs of a serpent!”

Mr. Franklin replied with a groan.

“He is frequently in company with a young man named *Welford*, whose father’s store is in the same block with mine,” added Mr. Preston.

“Perhaps from him you could gain the information your desire.”

“I will see him immediately. All I hear, but increases my anxiety. What a sad mistake I have committed!”

From the father of Welford, he learned that the three young men had gone on a fishing and pleasure excursion, and would not return until the next day. This information being corroborated in one or two other quarters, Mr. Franklin had to go home that evening, unaccompanied by his son; with what feelings, the reader may imagine.

But little of what he had learned could be disguised from his wife, whose anxiety through the day had been very great.

On the next morning, Mr. Franklin went again to the city. But he returned at night without having seen Edwin. As far as he was able to learn, the party of pleasure was still absent. On the third day, he ascertained that the three young men had come home late on the previous evening. After some inquiry, he was informed that Edwin was at one of the hotels in the lower part of Broadway, where he found him about twelve o'clock. The young man's countenance fell the moment he saw his father, who merely said to him, in a serious, not angry voice —

“Come, my son.”

Edwin did not hesitate, and they left the hotel together, proceeding immediately homeward. While on the way, Mr. Franklin said —

“Edwin, I find that the horse you rode to the city has been sold by Edward Preston. How did he come in possession of my property?”

A deep crimson covered the young man's face, and his eyes fell to the ground. After waiting for some time for a reply, Mr. Franklin added,

“As I shall take the proper step to recover the horse, I wish to know, beforehand, the manner in which Edward Preston acquired the right to sell him.”

“I owed him money, and he took the horse in payment,” said Edwin.

“But he had no rights in *my* property for *your* debt. Moreover, both you and he are minors, and cannot, legally, make such transactions. How did you come into his debt?”

Edwin was silent.

“Did you *borrow* money from him?”

Edwin hesitated for a few moments, and then replied in the affirmative. Mr. Franklin looked at him steadily, until his eyes fell. The father was satisfied that his son did not tell the whole truth.

“How much did you owe him?”

“Seventy dollars.”

“Was that the price at which he sold the horse?”

“He received a hundred and twenty for him.”

“And paid you fifty?”

“Yes Sir.”

“Where is that money?”

Edwin was silent.

“All gone, I presume.”

There was no answer.

The father sighed heavily, and for the rest of the way home they rode in silence.

CHAPTER 12. A FALSE STEP.

So signally had the farming experiment of Mr. Franklin failed, that he was completely disheartened, and abandoned all idea of agriculture as a calling for his son. In fact, the latter had shown not the slightest fancy for the pursuit, and, as has been seen, the attempts to initiate him into the art and mystery appertaining thereto, had proved entirely abortive. It was therefore determined, that he should go back again into some mercantile establishment. But six months of *idleness* and *wicked association* had completely unfitted the young man's mind for business. He could not submit to the *drudgery* and *confinement* of a store or counting-room. Humbled, in some degree, on account of his conduct in selling a valuable horse belonging to his father, in order to satisfy a debt made at the gambling table, Edwin yielded to the wish of his parents to take his old place, which was still open for him. But all relish for *useful employment* was gone, and not a week passed before he was sighing in spirit for the freedom he had laid aside.

It was Mrs. Franklin's desire to move again into the city. This her husband opposed. He wished to stay where he was, at least for the winter. He thought that by remaining in the country during the coming fashionable season, they would be able to keep Florence secluded.

"It is of the utmost importance," he said, "to keep her out of the *fashionable whirl*, until her mind gains more strength. She is yet too young for society — woman as she thinks herself."

To all this Mrs. Franklin readily agreed, but doubted their ability to seclude her.

"She is in the city two or three times every week; and she will continue to go, unless we lay positive commands upon her, which I think we should avoid doing. And she will attend, probably, just as many fashionable entertainments as if we were in New York. This being so, it would be much better for us to be living there, for then no reason for her ever remaining all night from home, would exist as now."

But Mr. Franklin did not want to move into the city then, and therefore the reasoning of his wife, which was very clever on this and other subjects connected with her children, failed to have any effect.

When winter set in, they were still at their place in the country. Edwin came home with tolerable regularity, while the season remained pleasant; but as soon as the cold weather set in, he became less and less punctual in his return, and by the middle of January did not make his appearance more than once a week. Florence spent at least half of her time in New York, against the wishes and remonstrances of her parents, and followed *a mirthful round of fashionable dissipation* there.

By mid-winter, Mr. and Mrs. Franklin were almost sleepless with trouble about their two oldest children. The former regretted not having moved into the city in the fall, and openly expressed his regret.

"Had we not better go, even at this late period?" said his wife.

"We cannot move in now," replied Mr. Franklin.

"We can take rooms at one of the hotels until spring."

"Yes, that could be done."

"It would enable us to have Edwin and Florence more directly under our own eyes. Things as they now are distress me to death. I am afraid they will be ruined!"

The more Mr. Franklin pondered this suggestion, the better he liked it, and, finally, it was decided to make the change. A little to the surprise of Mrs. Franklin, when the fact was mentioned to Florence, she did not seem much pleased, and from that time appeared thoughtful. Nor did Edwin manifest much pleasure when he became aware of the fact.

On the day before the proposed removal, Florence went into the city. There was to be an entertainment at the house of a friend of the family, in which she was desired to participate. She went in the carriage as far as the ferry at Hoboken, and then passed over the river alone. As the ferry-boat touched the landing, a *gentleman* stepped on board, and looked eagerly around. A moment after, and Florence was by his side.

"I was half afraid you would not come. I have been waiting for an hour," he said, as they went quickly from the boat.

"I tried to get away sooner, but could not," replied Florence, speaking in an excited voice.

"No matter, you are here now." And as he said this, he handed her into a carriage.

They leaned close together, and conversed earnestly while the carriage moved as rapidly down Greenwich Street as the crowded state of that thoroughfare would permit. They reached Jersey City ferry just in time to join the passengers for the south, and pass over the river with them. At the depot they entered the train of cars, and in a few moments were moving swiftly on their way towards Philadelphia! Strange, yet sad coincidence — in the car next to the one in which Florence was journeying away from her home, sat her brother! He was also taking a step that could only be followed by repentance, and that, perchance, when it was too late to be of any avail. They reached *Philadelphia* without meeting, each entirely ignorant of the other's proximity.

Florence had *eloped* with LeGrand, and Edwin has gone south in company with a man of the worst character, whose only object in the association, was the hope of plundering his young companion of money that he knew him to have. How this came into his possession, will appear.

The removal of Mr. Franklin from the city, instead of withdrawing Florence and Edwin from dangerous associations, had only left them freer to enter into any that suited their fancy. LeGrand was not long in discovering how affairs were situated, nor backward about taking advantage of them. He was an adventurer, as Mr. Franklin had correctly inferred. His *stock in trade* was a good education, a good address, and the most perfect assurance. His business was to provide himself with a competency by securing a *rich wife*. As to the lady herself, he did not care much whether she were young or old, wise or simple — just so that she had money. That would cover all defects, if any existed.

The *time-killing visit* of Mr. Franklin to the Springs, brought Florence under the eye of LeGrand, and he saw at a glance that she was to be won, if worth the winning; careful, yet well guarded, inquiry, satisfied him that she was *a prize*. He then made his observation of the father and mother. The old gentleman did not please him very well. He thought he saw something *unbending* about him. But he was satisfied that the mother was tenderly attached to her children, and that through her, an *easy reconciliation* could be obtained, if he should find it advisable to run away with Florence.

No speculation equal to this, and as sure of success, presented itself to LeGrand. After due deliberation, he resolved to make sure of the advantage presented, and before Mr. and Mrs. Franklin took the alarm and retired from Saratoga, he had whispered tender sentiments into the ear of the weak-minded girl. During the trip to Niagara, these were repeated. After the return to New York, he managed to get a meeting with Florence about once a week, and before the winter was half over, it was all managed between them, that as soon as she had reached her eighteenth year, a marriage should take place. Once or twice LeGrand called at the house of Mr. Franklin, in order to see what impression his visit would make; but the second visit satisfied him that, with all his pretensions to wealthy southern connections, the impression made upon Mr. and Mrs. Franklin, was most unfavorable.

Florence saw no particular reason for waiting until she had completed her eighteenth year, but LeGrand was not disposed to take so important a step without having as many chances in his favor as could be obtained. The *legal age* of his wife, he considered one of them.

After making all as secure as possible, the young adventurer went south, where he pursued a certain not very reputable calling, in order to supply the money needful for present wants; returning every few months in order to see Florence, and keep bright the links of the chain by which they were bound together. During his absence, they corresponded through a friend and confidant of Florence, in the city; and through the same party, with whom Florence spent the greater part of the time when she came in from the country, their interviews were arranged, when LeGrand visited the north. The removal of her family from the city favored all this; and it so happened that none of those who saw what was in progress, were unselfish enough to give the parents a hint of what was going on.

The sudden determination of Mr. and Mrs. Franklin, to move to the city in mid-winter, alarmed Florence. She feared that some discovery of the relation that existed between her and LeGrand had been made, and that this was one of the steps about being taken to interrupt their fellowship. She wrote to her lover, who was in Baltimore, and he came on immediately, Florence had just completed her eighteenth year, and no *legal* difficulty therefore remained. Immediate marriage was determined upon, and consummated on their arrival in Philadelphia, after the flight made to that city.

CHAPTER 13. TROUBLE IN EARNEST.

With a far less buoyant and hopeful spirit than that in which he had left the city, did Mr. Franklin return to it. On his way to the hotel where rooms had been taken, he passed his old manufactory, and as his eye fell upon it, he sighed involuntarily. Nothing had gone right since his retirement from business; and there was a sad presentiment at his heart, that the worst was yet to come. He felt, it is true, of much more consequence in the world, than he did while in the daily pursuit of a useful calling. (It is a little singular that a feeling of *self-importance* is strongest in men who are of the least importance to the social well-being), and rather looked down upon those who, either from choice or necessity, were still bending at the oar.

Mrs. Franklin sat almost crowding in a corner of the carriage, dreamily pondering the future, but seeing little *light* in the sky that hung over the path she was treading. Her greatest anxiety was for Edwin. She did not know all the evil of his life. Indeed, she knew but little of what he did, or where he went when away from her presence; but she had seen enough in his face and in his whole appearance, when at home, to leave no doubt upon her mind, that, as young as he was, he had wandered far astray from the path of safety. As for Florence, she noted a change in her during the past few months. She had ceased to be so restless in the country, and did not make so many frivolous excuses, in order to get to the city, as she did during the summer and early part of the fall. Still, she spent at least a day and a night in New York every week; and appeared to have some *purpose* in her mind for doing so, beyond any public amusement, or social pleasure. This Mrs. Franklin remarked, and it produced a vague state of uneasiness that entirely destroyed her peace.

Neither Mr. nor Mrs. Franklin, felt very happy in taking possession of their temporary home in the city. All day long the mother waited in expectation of being joined by Florence, and as hour after hour went by, their constant looking for her appearance, changed into something like *anxiety*. When night came, a vague *fear* mingled with the concern she felt.

"Strange, that Florence does not come," she said, for almost the hundredth time. "Can it be possible that she has mistaken the hotel in which we took rooms?"

This was scarcely probable, Mr. Franklin thought.

"What, then, can keep her away. I told her, particularly, to be here by mid-day, as we would certainly be in by that time."

Neither could make any satisfactory suggestions, in regard to her absence. After nightfall, they remained in momentary expectation of her arrival, but the hour for retiring came, and she was still gone. It was then too late to make inquiries for her, and the parents went to bed with troubled feelings. The non-appearance of Edwin, was also a disappointment and caused them uneasiness.

Early on the next day, Mrs. Franklin called on the lady with whom she knew Florence spent a large portion of her time when in the city. But to her surprise and pain, learned that her daughter had not been there.

"She came in day before yesterday," said Mrs. Franklin, "to attend Mrs. Blake's party, and said that she was going to your house to dress."

"I have seen nothing of her for a week," returned the lady, with much apparent concern in her manner.

"You have not?"

"No, ma'am."

"Were you at Mrs. Blake's, the evening before last?"

"I was."

"And was not my daughter there?"

"I believe not."

"You did not see her?"

"No ma'am."

Mrs. Franklin was so stunned by this news, that it was some time before she could collect her mind sufficiently to make further inquiries of the lady. Then, in answer to many questions, she gleaned enough to satisfy her that Florence had been frequently in company with a *young man*, the description of whom left her mind in no doubt touching his identity. And she was also satisfied, that the lady, notwithstanding her apparent ignorance on the subject, had been a party to the meeting.

With a sick heart, the mother went back to the hotel where they had taken up a temporary residence. She found her husband, who had gone out at the time she did, to see about Edwin, walking the floor of their parlor rapidly, and in a state of deep distress. Their pale faces grew paler, as they looked at each other.

"Where is Florence?" asked Mr. Franklin, with much anxiety in his voice.

"I do not know," replied Mrs. Franklin. "Where is Edwin?"

"Gone."

"Gone! Where?"

"I cannot tell. But Florence?"

“She has not been at Mrs. Koster’s.”

“No?”

“Nor at Mrs. Blake’s party. But Edwin?” And the mother’s face was ashy pale, while her lips quivered.

“He has not been at Darwin’s or Lacy’s, for a month.”

Mrs. Franklin sunk down with a groan.

“Not for a month!” she said, in a low heartbreaking voice. “My poor boy! He is lost!

He is lost! But have you learned nothing of him?”

“Not a word! I hurried home to hear from you the tidings from Florence. That *LeGrand* rascal was here a day or two ago.”

“And she’s with him, I fear,” returned the mother. “From all I can learn, she has met him frequently during the last few months.”

“Oh, Heavens!” exclaimed Mr. Franklin, clasping his hands across his forehead. “Has it come to this! My children! My poor, unhappy, erring children! Has it come to this? and so soon!”

Just then, a servant came to the door, and handed in a letter. Its post-mark was *Philadelphia*. Mr. Franklin eagerly tore off the envelope, and read.

“My Dear Parents:

At the earliest possible moment, I write to relieve your minds of the anxiety my unexpected absence cannot have failed to produce. When I left you, it was with the intention of taking a step that I could not hope you would approve; although I doubted not of its correctness. You remember Mr. LeGrand, whom we met at the Springs, and whom, at one or two visits subsequently, you treated with so much coldness. From the hour of our first meeting, we have entertained a mutual attachment, and have been ever since in regular correspondence. We only awaited my *eighteenth year*, for a closer union than already existed between our hearts. On leaving you, I met him by appointment, when we proceeded to this city. Yesterday, our marriage was duly solemnized, and we now offer you our dutiful and affectionate regard.

“Mr. LeGrand, as you know, is a gentleman of wealth, and connected with a family of distinction in the south. We at first thought of going on immediately to Charleston, to join his friends, but knowing how anxious you must be, we have determined not to do so at present, unless you turn from us in anger.

“Dear Parents! Forgive what seems unkind and undutiful in your child. She could not help doing what she has done. When you come to know Mr. LeGrand as well as she does, you will be the last to say that she did wrong to accept the offer of his hand and heart. Oh, let me hear from you quickly. I shall not rest an hour until I know that you forgive me. Your affectionate and dutiful

Florence.”

“Dutiful!” ejaculated Mr. Franklin, as he crushed the letter in his hand.

From the mother, there burst forth a wailing cry. For some moments she writhed her body like one in agonizing pain. Then a gush of tears came to her relief, and she wept a wild tempest of feeling, into calmness.

In silence the unhappy parents sat for a long time.

“Write for her to come home,” said the mother, at length arousing herself.

Mr. Franklin made no answer, but arose and began walking about the room with uneasy steps.

“Weak, foolish girl! A man of wealth and family! It is all a *base lie*! He is a deceiving scoundrel!” fell from the lips of the father, as he paced the floor of the room.

“It may not be so,” suggested Mrs. Franklin, “he may be — ”

“It is so. Men of character never steal away the daughters of wealthy and respectable citizens. If he were all that he pretends to be, he would not run off with a silly young girl! Oh! to think that we would have all this to suffer. We, of all others. We who have been so anxious and so careful of our children!”

To this the mother did not reply. She felt that *they* had been to blame. She had a heart-withering consciousness that the sin lay at their own door.

“Let us get the poor child home as quickly as possible,” said Mrs. Franklin, after her husband had ceased speaking. “If LeGrand is all that we have reason to fear that he is, then Florence needs to be under our own protection.”

“But he shall not cross my threshold!” replied Mr. Franklin, passionately.

“Can we separate them?”

“They *must* be separated, if Florence comes back,” said Mr. Franklin, emphatically. “Take into the bosom of our family one treacherous and base enough to entice our child away, and marry her without our knowledge and consent? Oh no! we cannot do that.”

“We can hardly expect Florence to return, if we refuse her husband,” said the mother, with much seriousness.

“I will *never* accept him!” replied Mr. Franklin, passionately.

His wife said no more, and Mr. Franklin continued his restless movements. At length he stopped suddenly, saying —
“I must find Edwin.”

And without further remark left the room. But his search for the young man proved unavailing. No one upon whom he called, could give any information in regard to him whatever; and he returned late in the afternoon with a still *heavier weight of trouble* upon his heart.

CHAPTER 14. A RETURN.

On the next morning, enclosed in an envelope, Mr. Franklin received a notification from one of the banks, that his note for *five thousand dollars* would be due in about two weeks.

"What does this mean?" he asked, in surprise. "I have no note out. Five thousand dollars! Strange! I must see about this."

And off he went, post haste, to the bank, and requested to see the note said to be held against him. It was produced.

"Who deposited this?" he inquired.

A broker in Wall Street was named.

Mr. Franklin went to the broker and inquired of him the name of the party, from whom it was received.

"I discounted the note for a young man of wealth and standing in the city," replied the broker.

"May I ask his name?"

"Have you an interest in knowing?" inquired the broker, looking curiously at Mr. Franklin.

"I have; and very great interest in knowing, as *my name* is on the note as drawer."

"Your name!" said the broker, evincing surprise.

"Will you now inform me from whom you received it?"

"I received it," replied the broker, "from the son of old Mr. Preston."

"From Edward Preston?"

"Yes Sir. I have another which I took from him three or four days ago, of the same amount, with sixty days to run."

"Another!" exclaimed Mr. Franklin.

"Yes sir. I hope there is nothing wrong about these notes, Mr. Franklin. I would be very sorry if there was. I supposed it was all right."

Without reply, Mr. Franklin turned and left the office. He had only taken a few steps from the broker's, when he met the young man of whom they had just been speaking. Edward Preston tried to pass Mr. Franklin under the appearance of not seeing him, but the latter laid his hand upon his arm with a sudden grasp. The young man affected to be surprised and offended at the rudeness, but Mr. Franklin interrupted an angry expression by saying, peremptorily,

"How, sir, did you come in possession of ten thousand dollars worth of my notes?"

The manner of Edward changed, and he said very coolly —

"I received it from your son,"

"From Edwin?"

"Yes, from *Edwin*." And he looked firmly at Mr. Franklin.

"It is strange that you should have transactions with my son to that amount," returned Mr. Franklin, as soon as he could control himself, speaking with assumed calmness. "Please, on what reason did you receive these notes? What was the *value* conveyed for them?"

"Pardon me," returned Preston, coolly. "But I do not recognize your right to question me on this, or any other private matter. Enough, that I gave him value."

Mr. Franklin looked at the young man until the eyes of the latter fell beneath his steady gaze. As they did so, Edward Preston turned and walked away. But Mr. Franklin was by his side in a moment.

"I must know something more about this matter, young man," he said, sternly.

"What more would you like to know?" demanded Edward, turning with a look of *defiance* upon Mr. Franklin. "Did you not draw the notes?"

There was a pause on both sides.

"Or," added Preston, with a measured emphasis, "are they *forgeries*?"

For a few moments, the men looked at each other steadily. Then both retreated a few paces, and walked away in different directions.

Mr. Franklin was more than satisfied. The sad intelligence of his son's *criminality* fell upon his heart with a crushing force. That Preston was an accomplice in the guilt, and took the notes as *forgeries*, he did not for a moment doubt. But that in no way mitigated the pain so dreadful a discovery produced. He had walked only a few paces, when the thought that Preston might be able to give him some information of Edwin, glanced through his mind, and he turned quickly and ran after him.

"Can you tell me where my son is at this time?" he asked, as he came alongside of Preston.

"I cannot," was replied.

"When did you see him last?"

Preston thought for a moment, then said,

"Not for a week."

"Can you direct me to any place where I would be likely to hear of him?"

“Yes. I’ve seen him frequently at No. 753, Broadway. No doubt they can tell you something about him there.”

Mr. Franklin went to a house in the upper part of Broadway, as directed. It was a large, and handsome residence. On ringing the bell, a servant came to the door. Of him the father inquired for Edwin, but the servant professed entire ignorance of any such person, and Mr. Franklin went away, satisfied that young Preston had purposely *deceived* him. He did not know that this was a club house, into which his son had been introduced, and where he had taken *lessons in vice* — an apt scholar.

“Ah! Mr. Franklin,” said a voice by the side of the wretched father, as, with his eyes upon the ground, he was slowly passing down Broadway. He looked up sadly, and recognized an old acquaintance.

“I hope you are all safe with *Clark & Ashwell*,” said this person, not waiting for any of the compliments of the day, “for I understand they were protested on Tuesday.”

“Protested!”

“Yes. And it is said the *failure* will be a bad one. They have run down their business terribly since it went into their hands. The fact is, they were not fit to carry it on. But, I hope, as I said, that you are all safe with them.”

“Very far from it. They still owe me *twenty thousand dollars!*”

“I am sorry to hear that, for I understand they won’t pay twenty *cents*.”

“Good Heaven! What can they have been doing?”

“Meddling in *stocks*, instead of attending to their legitimate business.”

“Oh dear! Madness! Madness!”

“Most insane conduct,” said the friend. “With a proper attention to business, they were sure of a fortune. But, instead of keeping their goods up to the right quality, and their stock as near the demand as possible, they killed their business by a *poor article*, and, even of that, no one was sure of getting enough for his regular orders. I quit dealing with them six months ago, and depend now for my supply on the East. And I know several other houses that have done the same. Everyone in the trade has regretted your retirement from business.”

“Has a meeting of the creditors been called?” inquired Mr. Franklin.

“I understand there is to be one tomorrow. You will attend, of course.”

“I presume so.”

“Get back, if you can, the establishment they have so shamefully mismanaged,” said the acquaintance, speaking earnestly, “and put *life* into it again. Your ability and enterprise are needed in this branch of business, Mr. Franklin. We cannot spare you. We cannot afford to let you retire from active service. If you will do this, you need not sigh for the loss of twenty thousand dollars.”

Mr. Franklin made no reply to this, although he said to himself, mentally —

“If things go on as they are going at present, I shall be driven back into business in order to get *bread* for my family. I was, perhaps, a fool ever to have left it!”

With a heavy heart did Mr. Franklin return to his wife.

“Have you heard from Edwin?” eagerly asked the latter, as he entered. Mr. Franklin shook his head.

“Not a word?”

“Only that he has committed *forgeries* upon me for ten thousand dollars!” replied Mr. Franklin, without reflecting upon what might be the consequences of such an abrupt announcement.

Had a bullet pierced the brain of the unhappy wife, she could not have fallen more suddenly. The conduct of Florence had seemed to her more than she could bear. This news, so terrible in its character, and coming upon her without even a shadow of warning, snapped the thread of endurance, and nature sought refuge in *total unconsciousness*, from a worse evil.

On recovering from this state of bodily and mental paralysis, Mrs. Franklin was so ill as to require the aid of a physician. Her mind partially wandered, and the whole physical system was prostrated. To other causes of anxiety, Mr. Franklin had now added the greatest fears for his *wife*, who, as day after day went by, seemed rather to sink under the pressure that was upon her, than to gain strength to throw it off.

In the meantime another letter came from Florence, addressed particularly to her mother, begging for a word to say that she was *forgiven*. The whole tone of the letter showed that the silence of her parents deeply distressed her, and that, until she was restored to favor, she could not have a moment’s peace of mind. Mr. Franklin had just turned from the bed of his wife, after having, in vain, striven to fix her thoughts rationally on some subject of minor importance, when this letter was put into his hands. He read it almost at a glance, and then tossed it from him with a gesture of impatience. An hour afterwards, he read it again, but with different feelings. What they were, may in part be gathered from the brief answer he penned to her earnest appeal.

“My Daughter:

“When your second letter came, your mother was too ill either to read it or understand it, if read by another. Your conduct, and that of Edwin is killing her. If you wish to see her alive, come home.

“Your Father.”

A more cruel epistle, under the circumstances, could hardly have been written. But Mr. Franklin’s feelings were excited to their utmost tension, and he was scarcely responsible for his conduct.

It was a week from the day on which Florence deserted her parents, for the protection of a man of whose real principles and character, she knew nothing, when this first response from home came. LeGrand, who was by her side when she read it, was not prepared for the wild burst of grief that followed its perusal. He tried to soothe her, and spoke words of encouragement. Florence answered these by handing him the letter, and saying as she did so —

“Take me back! Oh! take me back quickly!” LeGrand was about as little prepared as his young wife, for this. Here was a *result* upon which neither had calculated. A brief estrangement, and then a reconciliation. This had been the *money hunter’s* confident anticipation. But here was the promise of something different. Should the mother’s illness prove fatal, a portion of family trouble, for which he had no taste, would come with the fortune of his wife. In the old gentleman’s letter, there seemed to him a kind of ferocity that argued no very gentle reception of either him or his bride; and he proposed that Florence should, on their arrival in New York, rejoin her parents alone. To this she had no objection to make. It was a matter, now, of indifference to her, whether her husband were with her in the meeting, or not. She thought only of her *mother*, whom she feared, from the tenor of her father’s letter, that she would not find alive.

A change for the better, had taken place during the period that elapsed from the time Mr. Franklin’s letter was despatched, until Florence was enabled to reach New York. The mother had just been reading, for the third time, the last communication from her daughter, and was weeping over it, when the door of her chamber opened quickly, and Florence came rushing in.

“Mother! Mother!” she exclaimed, passionately, as she flung herself forward upon the bed, and hid her face upon her mother’s bosom, where, in spite of all efforts to control herself, she lay weeping and sobbing, for many minutes. Mr. Franklin entered, before either the mother or daughter had recovered from their first overmastering emotion. Florence, whose ear detected, instantly, the step of her father, arose from the bed, and turned to him with a timid, deprecating look.

“Florence!” he said, but in a tone that caused his daughter to start forward and throw herself, with a fresh gush of tears into his arms. Thus was the erring one *forgiven*; and before the day had closed, her husband was received as a member of the family, and with a much better grace than even he had anticipated. He knew not all the causes which had conspired to break the will, and humble, suddenly, the *pride* of Mr. Franklin. Had he known everything at the time, he would have felt far less satisfied than he did, at the result of his speculation.

CHAPTER 15. A NEW ENTERPRISE.

Months elapsed, but there came not a word of tidings from Edwin. The bills to which he had forged his father's name, amounting to ten thousand dollars, were cashed the same as if they had presented a genuine signature. Few understood that a *crime* had been committed, and a heavy loss sustained in order that it might be concealed.

Clarke & Ashwell, the gentlemen who had purchased Mr. Franklin's manufactory, had been permitted by the creditors to continue in business under an extension of two and three years, they giving their notes without endorsement, for fifty cents on the dollar, of the claims held against them. This made a certain loss to Mr. Franklin of ten thousand dollars more, besides putting the ten thousand to be paid by *Clarke & Ashwell*, in an exceedingly doubtful position.

Early in the ensuing spring, the *model farm* was sold for eighteen thousand dollars; seven thousand less than it had cost originally, to say nothing of what Mr. Franklin had expended in improvements and *experimental farming*. This latter outlay, had been nearly five thousand dollars. Added to all this, came a loss of twelve thousand dollars invested in the *stock* of some railroad or steamboat company, the directors of which wasted the entire capital, without effecting the objects for which the company had been chartered.

Thus, in his agricultural experiments, from losses in the sale of his manufactory, and from other causes just stated, one half of Mr. Franklin's handsome fortune had been lost in a little less than two years; while a third of what remained, was in Pennsylvania stocks, upon which the payment of interest was suspended until the State could have time to replenish her exhausted coffers. But a little over thirty thousand dollars of productive property remained, and the income from this was not more than sufficient to meet one half of his expenses.

What a change had *two years* wrought in everything that concerned the retired gentleman! Property had passed from his hands so suddenly and in so unexpected a way, that no time for prudent anticipation of the result was given. His children had gone astray — one of them, he feared, hopelessly. The health of his wife, under the painful affliction she had suffered, was sadly broken; and his head, in which few lines of silver lay when, in the vigor of manhood, he sought ease and retirement — was so marked with white, that every old acquaintance whom he chanced to meet, observed it. And the *home* — how sadly was that changed! Once, every evening was a pleasant reunion. Now, the members sat silent when they met; or, with an oppressive sense of disquietude, passed hours in the solitude of their own rooms.

Florence remained in the family, now permanently removed to the city. The true character of her husband showed itself more and more plainly from the first. He had married her from the basest of motives, and had used *gross deception* in order to obtain her hand. It was not possible for him long to hide from the family of his wife, the real quality of his mind. He was thoroughly *unprincipled* and *selfish*, and this none could help seeing. Mr. Franklin only tolerated him from a kind of *necessity*. Immediately upon the fact of his having married Florence becoming known, there were enough to inform the father of his character, and thus confirm all his worst suspicions.

Only a few months rolled away before Florence had evidence, not to be mistaken, of the sad truth, that her husband was not all he had *pretended* to be — and evidence of a still sadder truth, that he had *never loved her* with the deep devotion so long and tenderly avowed. Coldness and neglect followed quickly on his discovering that Mr. Franklin was not worth one dollar — where he had supposed him worth five; and that there was but little hope for him, even in what he did possess. His eagerness to get money through Florence, on one pretense and another, in due time made it apparent to her eyes that he had deceived her in regard to his wealth; and the fact that he talked no more of his family in the South, and never received letters from them, made it very doubtful to her mind if he had *any* relatives there whatever.

Still LeGrand, for very shame, kept up a certain appearance in the family of Mr. Franklin. He had been deceived; or rather, he had deceived himself. He had entered into a *marriage speculation*, certain of the highest success; but the speculation, considering the character of his anticipations, had turned out a failure. He was united for life to a young and silly girl, with whom his mind found no companionship; and the connection brought none of the external advantages, without which it could not be anything but *intolerable*. In order to supply himself with the means of self-indulgence, he found it necessary to pursue still his old trade, and this, with other causes, took him from home frequently, and prolonged his absence, when away, sometimes, for weeks.

To his absence, neither the father nor mother of Florence had any objection, for his presence to them grew every day more and more intolerable. But Florence, even though she felt that he did not love her truly, looked even with anxious hope for his return.

LeGrand had not yet made any *direct* application to Mr. Franklin for money. During the first few months, he had contented himself with ascertaining, as nearly as possible, the precise extent of his wealth, and calculating the chances in favor of his obtaining a liberal supply of cash for his own purposes. But after the lapse of six or eight months, he thought it time to make an effort to reap the advantages, if any were to come from his marriage. The occasion of putting this determination into practice, was one calculated to modify very greatly the feelings of Mr. Franklin.

By some accident LeGrand, while on a short professional tour at the South, discovered that *Edwin* was in Mobile. He immediately sought him out, made known the relation which he bore to him, and used such arguments and persuasions as

finally induced the young man, who was acting as a sort of stool pigeon to a noted gambler, and who was by this time, heartily sick of the life he was leading, to return home. Immediately LeGrand wrote to the father of Edwin, and magnified to the utmost extent the *trouble* he had taken, at the same time that he pictured most vividly, the condition in which he had found the young man.

Naturally Mr. Franklin was grateful, and when LeGrand returned with his long wandering but now repentant son, it is not astonishing that there should be a considerable change in his feelings. He looked upon LeGrand as a benefactor; and in this new light he could see, or imagined he could see, higher and more generous traits of character in the young man, than he had before believed him to possess.

LeGrand was quick to perceive the impression he had made, and he understood very well how to take advantage of it. No one, not even the father, could be more watchful over the repentant Edwin, who, having tasted some of the *bitter fruits of evil*, was little inclined for a second meal of the same. He was home a great deal, and made all possible efforts to win good opinions from every member of the family.

After awhile, LeGrand began to talk about the necessity of Edwin's being in some business. All agreed in this. Then, at a fitting moment, he mentioned the fact, that he had been for five years in an exchange broker's office, and was thoroughly acquainted with the business. By well directed approaches he got Mr. Franklin to feel an interest in the subject of money and stock exchanges; and related numerous instances of *fortunes* having been made in an almost incredible space of time. Finally, when he saw his way clear, he suggested to Mr. Franklin, the propriety of putting him and Edwin in the business.

The losses which Mr. Franklin had sustained, produced two effects. It made his mind less clear by disturbing it, and created a desire to *recover* himself, by some *shorter way* than he had at first arisen to wealth. He was, therefore, prepared to listen to LeGrand's representations, and to ponder them seriously.

"How much capital will it take?" he at last inquired of his son-in-law.

"Ten thousand dollars will be ample," was the prompt answer.

"Would twenty thousand double the profit of the business?" further asked Mr. Franklin of his son-in-law.

"It would *triple* it," was answered as promptly.

"You are *certain* of that?" said Mr. Franklin.

"We cannot be *absolutely* certain of *anything*. But such is the relation between capital and profit in this business. The heavier the capital — the larger the productive ratio. But ten thousand dollars is, perhaps, as large a cash capital as it would be prudent to operate with at first. As we grow familiar with the business as it now stands, more might be brought in and used as occasion offered.

LeGrand gained his object. Mr. Franklin advanced the capital for to place Edwin and his son-in-law in business, on condition that he was to have a third interest for the use of his capital, and to be an irresponsible and unavowed partner in the concern.

CHAPTER 16. THE RESULT.

In due time, an office in Wall Street was opened, and a sign exposed, bearing the words, "*Franklin & LeGrand, Bank Note, Stock, And Exchange Brokers.*" The business of the new firm did not open with much activity. LeGrand, for all his *talking* in regard to his early experience in the business, had a good deal more to learn, than his associates imagined. But he had a quick, shrewd mind; and having entered upon the only game he ever expected to play, against his father-in-law, he did not mean to lose it for lack of the science requisite to play it well. He, therefore, mingled freely with the money changers of Wall Street, and gathered up knowledge at every point, even while he at times affected to be imparting information. The more he learned, the more satisfied did he become that he was entering a field that promised a richer harvest than he at first supposed. A small capital, and the credit of his father-in-law, put it into his power to control, in the end, large sums of money, and to turn the *golden current* at a fitting time, into his own hands.

Two or three months passed before things looked at all encouraging. By that time, however, LeGrand began to comprehend more clearly the operation of cause and effect in the *money-world*, and to understand the movements of the wheels within wheels, and the undercurrents hidden from all eyes but those initiated. Then he began to play his cards, and with the success that usually attends the *sharp-sighted* and *unscrupulous* among the class of men with whom he had become associated.

Edwin, since his return home, had become really changed. The wild speed with which he had run a course of folly, launched him suddenly into *crime*, and consequent *shame* and *wretchedness* to one so young. The remembrance of all he had suffered while away, remained too vivid in his mind to leave much desire to court old acquaintances, or to indulge in old follies. After the office was opened in Wall Street, he was engaged there the greater part of the day, and the new interest going into business awakened, kept his mind from wandering. Mr. Franklin was at the office almost every day, and thus had Edwin under his own eye for a large portion of the time.

As soon as the business, under the impetus given to it by LeGrand the moment he understood how to make operations beyond mere money exchanges and draft collections, began to show encouraging results for the present, and to promise handsomely for the future, Edwin's mind felt an increased interest. The *love of gain* was excited, and this, being an end in his mind, saved him, when *old allurements* presented themselves, from falling into temptation.

There is a power that sustains in good, and protects from evil, in all useful employments, when pursued with desire; and so far as Edwin was concerned, the business was useful. The scheming and dishonest purpose, were all with LeGrand, who adroitly concealed from Mr. Franklin and his son, the meditated wrong of any skillful operations.

Gradually LeGrand ventured into deeper and deeper water, and leagued himself with bolder spirits. His transactions became larger, and the profits greatly increased. Mr. Franklin, before a year had passed, became so *dazzled* by the results of his son-in-law's money operations, that he not only ventured nearly all he was worth in the business, but gave the use of his name to almost an equal amount.

Connections were next formed with brokers in Boston, Philadelphia, Charleston, New Orleans, Cincinnati, and St. Louis, and every effort made to obtain the confidence of the business community, in order to secure as large a share as possible of the business of collecting drafts. Long before this, Mr. Franklin was fairly off his feet, and carried along the *road to wealth* with a *velocity* that rather alarmed him at times. But every day, LeGrand talked of their success, and predicted so confidently for the future, that he was forced to stifle all misgivings. His ignorance of the business, and lack of the bold and comprehensive spirit of LeGrand, gave the latter the most unlimited control in everything, and enabled him to direct affairs in any channel that suited his purpose.

For two years LeGrand conducted the business in this dashing way, and with a success that even surprised himself. His connection with Franklin, who was believed to be worth much more than he really was, had given him the command of almost unlimited credit, and upon this, as well as upon the real capital they possessed — he finally proceeded to carry out the purpose from which he had never wavered.

His first operation, in the *last scene of the drama* he was playing, was to draw drafts upon New Orleans, Charleston, Cincinnati, and St. Louis, in sums of one, two, or three thousand dollars each, and get them discounted. The proceeds were turned into gold immediately, and shipped to Cuba, in a vessel on the eve of sailing. In this way, he raised about *sixty thousand* dollars, and got it out of the country. Then he made sales of a large amount of *stock*, in which they had invested fifty thousand dollars, and converted the money into "bills payable on demand" on London, Paris, and Antwerp. The final operation was to *borrow* at various sources, forty thousand dollars on the day previous to the sailing of a Liverpool steamer from Boston, and to give the checks of the firm dated four or five days ahead, or due-bill memorandums, for the amount. All this was done within a week. LeGrand then coolly announced his intention of going to Boston, to see after some *affairs* there, connected with the business which required personal attention. Not the slightest *suspicion* was awakened, as the reason assigned for going was a good one, and there were no preparations made for a longer absence than two or three days.

Pleasantly, as if he were to return in a week, did LeGrand bid his young wife good bye, and bend over playfully and kiss the *babe* that lay asleep in her arms. Then, with his bag in his hand, as though he sought to attract attention, he jumped into a coach and rode down to the Boston boat.

On the next day when the Atlantic steamer sailed, he was on board, and safely off for Europe.

CHAPTER 17. ALL LOST.

On the morning after LeGrand left, a broker came into the office, and asked for him. Edwin said that he had gone to Boston.

"Ah! I'm sorry for that," returned the man, with a slightly disappointed air. But perhaps you can do what I want just as well. Yesterday, I loaned Mr. LeGrand eight thousand dollars, for three or four days. Unexpectedly, I am drawn upon for fifteen thousand, and shall be hard put to it to make up the sum unless I can get you to return me the money which I let you have yesterday. Do you think you can do it?"

"Oh yes, I presume so," replied Edwin, promptly. And he referred to the cash book, and found that the balance on deposit was ten thousand dollars. Without taking time for reflection, he drew a check and handed it to the broker, who returned the memorandum which LeGrand had given him.

Ten minutes afterwards, the broker reappeared and said, in a way that rather amazed both Edwin and his father,

"You have no money in bank!"

"Who says so?" inquired Edwin, in a quick voice.

"The teller."

"Another of his blunders," remarked Mr. Franklin, impatiently.

The checkbook was again referred to. The balance stood then at ten thousand dollars.

"Come over in a quarter of an hour, and I'll have the money here for you," said Edwin. "It's a mistake of the book-keeper, I presume."

The man retired, and Edwin went immediately over to the bank.

"You've made another mistake," he said to the teller, a little fretfully.

"How so?" was inquired.

"Why, you refused our check for eight thousand dollars, when we have a balance of ten thousand on deposit."

The teller went to the book-keeper, who turned to *Franklin & LeGrand's* account. As it stood on the Deposit Ledger, there was an over-draft of five hundred dollars.

"Impossible!" said Edwin, when this was announced. "It's a mistake."

The book-keeper footed the two columns of figures, and struck the balance once more. The balance was the same.

"Will you send over your bank book and let me balance it?" said he to Edwin. "By that means the error, wherever it is, will appear. There is a check of ten thousand, five hundred dollars charged yesterday."

Edwin went back to the office, and again examined the check-book. No such check as that mentioned by the book-keeper was noted there. The balance of ten thousand dollars appeared in *LeGrand's* figures.

This discovery produced on the mind of both Mr. Franklin and his son, a sense of uneasiness. Edwin went over to the bank and asked to see the ten thousand dollar check. It was genuine, and drawn by *LeGrand!*

Eight thousand dollars had been loaned, and over ten thousand dollars checked out of bank on the eve of LeGrand's departure for Boston, and no memorandum of either transaction could be found. Mr. Franklin did not like the appearance of this. Although LeGrand managed affairs pretty much in his own way, a regular system of entries had always been observed.

"Well. Have you discovered the error?" said the broker, from whom the eight thousand dollars had been borrowed, coming in soon after Edwin returned from the bank.

"Not yet," replied the young man, evasively.

The broker looked at him for a moment half suspiciously, while the word, "Strange!" came in a low tone from his lips.

"What is strange?" asked Mr. Franklin, who was standing beside the counter, compressing his lips and looking steadily at the man, whose manner fretted him.

"Strange that *such a mistake* should be made!" replied the man, with a smile.

"It is not the first time mistakes have occurred in that branch," said Edwin. "We shall have our book settled up immediately, when the error will appear. I am sorry that it has happened today, for it will prevent my returning you the borrowed money. But this will not, I hope, be of much inconvenience to you. Tomorrow, Mr. LeGrand will be home."

Edwin spoke in a decided tone. The man said he was sorry, lingered for a short time, and then withdrew.

"I don't like the *appearance* of this," remarked Mr. Franklin, as soon as they were alone, and his face, as well as the expression of his voice, were serious.

"He could have no use for money in Boston," said Edwin.

"None of which I can conceive."

As Mr. Franklin said this, he stepped to the *safe*, and took out the large pocket-book in which bills and drafts were kept, and commenced searching through it with nervous haste. The act seemed prompted by a sudden thought. Twice he opened every pocket, and examined every paper contained therein. When the search was completed, he turned with a pale face and a quivering lip to his son, and said in a hoarse whisper,

"We are betrayed and ruined!"

"How? How?" eagerly asked Edwin.

"Not one of the notes for that large sale of stock are here!"

"Impossible!" exclaimed Edwin, catching up the pocket-book which had fallen from his father's hands, and hastily examining its contents.

"Gone — as I live!"

"Perhaps they are in his desk. He may have forgotten to put them in the safe," said Mr. Franklin, clutching at this hope.

Edwin went to LeGrand's private desk. It was locked, as usual. Without hesitation, the young man forced it open. But the notes were not there, nor could they be found in the office.

"Seventy thousand dollars in his possession!" said Mr. Franklin, "and Heaven knows how much more. All is lost. We are betrayed and ruined! ruined! ruined!"

And the father unable to control himself under the sudden shock of a discovery that argued such a sweeping disaster, stood trembling from head to foot. Edwin was calmer, although he had the most oppressive fears.

"Let us not betray our alarm to others," said he, seeing how strongly his father exhibited what he felt. He may return tomorrow, and if so, he can explain all this, and none need be the wiser of it."

"Explain! Return! Edwin! I tell you that all is lost!" replied Mr. Franklin, exhibiting terrible agitation. "The English steamer sails today at noon, and he goes in her. Oh! that I should have been so weak — so ruined!" And he struck his hand against his forehead, like one half beside himself.

Just at this moment, the broker before mentioned, whose suspicions, from some cause, had become excited, re-entered the office, and heard Mr. Franklin's closing remark.

"Without doubt," said he, "your suspicions are correct, for I have just learned that during the last few days he has been a heavy purchaser of London and Paris bills of exchange."

"London and Paris Exchange!" responded Edwin.

"Yes, sir. Have you had any use for such funds in your regular transactions?"

Both the father and son were too much confounded by this intelligence to be able to assume even a prudent reserve. Edwin acknowledged that he was entirely ignorant of the foregoing exchange purchase.

This was enough for the broker. He retired, and in half an hour it was in everyone's mouth in Wall Street, that *LeGrand* had gone off in the steamer, a defaulter to a very serious amount. The moment this became current, there were dozens to press forward and give information of transactions had with him during the preceding four days, which completely extinguished every lingering hope in the mind of Mr. Franklin and his son. They were, indeed, betrayed and ruined!

The shock of this disaster was too severe for Mr. Franklin. The *fortune* for which he had toiled so many years, and upon which he had fondly hoped to spend happily, in ease and retirement, the remaining days of his life — was swept away as a leaf before the blast! It was hopelessly gone; and now, with age stealing on him, and all the ardent hopes of early manhood extinguished, he found himself *penniless*. He could not bear up under the pressure of this calamity; and there was a time when, in the deep melancholy that followed, that his family became sincerely alarmed for his *reason*.

Edwin was left, unsustained, to meet the shock which followed the certain news that LeGrand had left the country with his booty. A position so new and trying for one so young, and we might add, for one so weak, developed a strength of character that no one supposed him to possess. Two years of earnest attention to business, had not been lost on him. He was able in the settlement of affairs to present clear statements, and to show the precise nature and extent of his partner's defalcations, to the satisfaction of all parties. Everyone felt commiseration both for himself and his father, and after Edwin had resigned everything in the shape of property in his possession, he urged the creditors to give him a release from the heavy balance that remained. None objected to this, as it was deemed utterly useless to hold a young man like him.

In order to give every facility to the business, Mr. Franklin had converted his entire property, with the exception of the dwelling he occupied, into cash, and placed at the disposal of the *treacherous villain* who was bent on his ruin. He also endorsed the notes of *Franklin and LeGrand* to a large amount. When the crash came, at least thirty thousand dollars of notes was bearing his name. The holders of this seized his dwelling, which was sold for twelve thousand dollars, and he was forced to retire, with his unhappy family, into obscurity, with no visible means of obtaining for them even the *absolute necessaries* of life. Through the efforts of Edwin, whose mind seemed to grow clearer and more energetic, a release was obtained for his father, after this remnant of his property had been given up. Even the most selfish pitied him, and cancelled the hopeless claims they held against him.

CHAPTER 18. Into Business, and Again Useful And Happy.

Less than five years had elapsed, since Mr. Franklin retired from business, possessing a *fortune* of over a hundred thousand dollars.

He was now a poor man, and what was worse, utterly spiritless and despondent. The moment he understood that he was totally ruined in fortune, his hands fell listlessly by his side, and there they continued to hang.

Poor Florence! With the rest of the family, there had come to her a restoration of *confidence* in LeGrand. He had changed much since business proved successful; and as her mind matured into womanly strength, it fixed itself with a deeper affection upon him, as her husband. The birth of a child, threw a new and stronger chord around her heart, and bound her to the father of her babe with a purer love than she had ever known.

And the mother of Florence. She, too, had felt the reviving sunshine. A happier prospect for the children, who had strayed from the right way, was opening. The *clouds* which had threatened to break in desolation upon their heads, had passed over — and a *blessing of promise* was in the sky.

Upon all this love, and hope, and fond anticipation for the future, came a blasting shock. On Florence, who had grown older, and could realize, in its fullest extent, the calamity that had fallen upon them — its effects were of the saddest kind. For a short period, her *reason* yielded beneath the pressure of grief; and when her mind grew clearer again, she sunk into a *melancholy* state, from which no efforts could for a time arouse her. The mother, too, gave way for a while to despondent feelings; but the conduct of Edwin soon brought back her mind to a healthier state, and she nerved herself for the new duties that new circumstances had brought.

The spectacle that his father presented, after the full extent of the wrong they had suffered from LeGrand was known, touched the heart of Edwin, and filled him with a desire to sustain the family, if possible, by his own unaided efforts. He comprehended to some extent, the terrible disappointment he had suffered in the loss of his property; and the sight of his drooping form, and fixed, almost passionless face — as if all *hope* in the world were gone from his heart, affected him deeply.

After the affairs of the late business were settled, one of the creditors, who had observed the young man closely during the progress of the trying scenes through which he was obliged to pass, saw that he possessed not only a good knowledge of money, but was quick and intelligent. Being in need of just such a person, he offered him a situation in his office at a salary of eight hundred dollars, which Edwin gladly accepted.

The humbled and spiritless family had retired from their elegant home, into a part of a small house, where it might almost be said, as literally true, they shrank together in silence and tears. Their only income was Edwin's salary, and this the young man faithfully devoted to their support. To the heart of the mother, such a change in her son from what he had been two years' before, was like *dew to the parched ground*, and it strengthened her to bear the many burdens now laid upon her.

"If this were needed to save him," she said to herself, while reflecting on the subject, "then I welcome the loss as a blessing."

Such being her feelings, Mrs. Franklin was not long in rising into something like a cheerful state of mind, though all around her was so sadly changed.

Six or eight months elapsed, before the prostrate mind of Mr. Franklin began to rally. The burden of supporting the whole family was upon Edwin, and one day when the mother alluded to this fact, Mr. Franklin said,

"He is a good boy. But it isn't right to let all rest upon *his* shoulders. I can yet do something. My mind is still clear and my health unbroken; I ought not to be *idle*. No man can be happy in *idleness*. Oh! If I had comprehended this five years ago."

There was an instant glow in the heart of Mrs. Franklin. Her husband was coming back into a more healthy state, and she felt that all might yet be well with them.

"If all were to do something, his burden would be lighter," returned Mrs. Franklin. "One should not be made to sustain the whole."

Mr. Franklin said nothing in answer to this; but his thoughts took a new direction.

A few days afterwards, an old business acquaintance met him on the street. Mr. Franklin was about passing on, but the man stopped him.

"What are you doing now?" was almost the first inquiry.

"Nothing," replied Mr. Franklin. "Nothing!" said the old acquaintance, in a tone of surprise. "A man who has nothing to do, cannot be happy!"

"I am not happy," was replied with more feeling than Mr. Franklin intended to exhibit.

"You were one of *Clarke & Ashwell's* creditors?"

"Yes. But they won't pay anything. I joined in the extension and reduction granted them; but even the first payments under this arrangement, have not been made."

“Do you still hold their paper?”

“Oh yes. But it is not worth a penny.”

“I am not so certain of that. I saw Clarke only this morning, and he spoke of you.”

“Of me? What had he to say of me?”

“Why, for one thing, that it was a great pity you, who understood the business so well, and was conducting it so successfully, should ever have given it up.”

“We agree in that view,” replied Mr. Franklin. “It was the greatest folly I ever committed; and severely have I been punished for it.”

“He said, moreover, that he and his partner had determined to abandon it; and are now preparing to call another meeting of creditors, in order to resign everything into their hands.”

“Ah?”

“Yes. And he said, further, that if you had not parted with your claim against the firm, it was, in his opinion, the best thing the creditors could do to place the whole establishment in your hands, at a fair valuation, and let your claim of ten thousand dollars go cent per cent in part payment; and I as one of the creditors, fully approve the suggestion. You can *restore* the business, because you understand it; and, besides saving your debt of ten thousand dollars, pay the other claimants a great deal more than they would otherwise receive.”

A proposition so unexpected, bewildered the mind of Mr. Franklin, when first made.

“Are *you* agreed to such an arrangement?” said the man.

“It would be strange if I were not,” replied Mr. Franklin. “But you will not find the other creditors as ready as you to make it.”

“It would be strange if they were not,” was answered with a smile. “But leave that to me. Just say that you are willing to take hold of the business again upon the best terms that can be made for you, and I will push through an arrangement that will be satisfactory to all parties.”

“You can depend upon me,” said Mr. Franklin, with a brightening face. “Give me back my old establishment, and I will be a *happy* man again!”

“And a *useful* man. Very well. In a week or two, I hope to see you at work again, and in a fair way of retrieving your fallen fortunes.”

“That I have no expectation of doing. A man who, at my age, loses his property, rarely recovers it again. But it will give me the ability to make my family comfortable. Beyond that, my desires at present, do not go very far.”

Almost like a *dream* passed the events of the next two or three weeks. The creditors of *Clarke & Ashwell* met, and without a dissenting voice, agreed to the proposition made in regard to Mr. Franklin. The establishment was valued at a certain price, and sold to its former owner on easy terms, the claim he still had being admitted in part payment.

How changed, soon, became everything about Mr. Franklin and his family. Once more engaged in a useful employment, the countenance of the former lost in a short time, its drooping, troubled aspect. The returns of his labor were not, at first, very great, for the whole business had been sadly run down, and all the machinery and appliances of the establishment were in disorder. Many expenses not anticipated, had to be incurred, which took all the profits that were for some time made. But the mind of Mr. Franklin was so much interested in what he was doing, and he saw so clearly a prosperous result of his labor, that these draw-backs brought no discouragement.

At the end of a year, he was able to pay the first installment of purchase money, as agreed upon, and to remove his family into a more comfortable home. Before the end of another year, the second payment was anticipated, and the business had so grown upon his hands, that he found the service of a clerk necessary, and took his son *James*, now in his eighteenth year, into the establishment. Edwin had given so much satisfaction to his employer, that about the same time he was offered an interest in the business. Under the advice of his father, the offer was accepted.

Slowly but steadily, the family, through *useful industry*, rose again into the enjoyment of all the *true comforts* that wealth can bring. Time gradually brought back to Florence, that peace of mind to which she had long remained a stranger. As her mind grew calm and clear once more, she was able to extinguish the regard she had once felt for a man whose base heart possessed no quality that a woman could love. Towards her child, a beautiful boy, she turned the whole current of her affections, and love here met an adequate return. LeGrand never came back to trouble her.

Mr. Franklin is still pursuing his business with ardor and success, which is rapidly growing under his hands. He is once more a useful and happy man; and while strength of mind and body are given, will never *think* of retiring. A remembrance of the unhappy period in which he sought rest from labor, will ever remain too vivid in his recollection to leave him in danger of again committing that folly.