

## BULLS AND BEARS.

[Continued.]

## CHAPTER XXIV.

THE next day, Monroe went with the artist to good Mr. Holworthy, and proposed to undertake the task of instructing a school. The preliminaries were speedily arranged: he was to receive a small weekly stipend, enough, with prudence, to meet his household expenses, and was to commence at once. Both of the gentlemen accompanied him to the quarter where his labor was to begin. A large room was hired in a rickety and forlorn-looking house; the benches for the scholars and a small desk and chair were the only furniture. And such scholars!—far different from the delicate, curled darlings of the private schools. The new teacher found his labor sufficiently discouraging. It was nothing less than the civilization of a troop of savages. Everything was to be done; manners, speech, moral instincts, were all equally depraved. They were to be taught neatness, respect, truth-telling, as well as the usual branches of knowledge. It was like the task of the pioneer settler in the wilderness, who must uproot trees, drain swamps, burn briars and brambles, exterminate hurtful beasts, and prepare the soil for the reception of the seeds that are to produce the future harvest. We leave him with his charge, while we attend to other personages of our story.

Mr. Sandford and his sister, upon leaving their house, took lodgings, and then began to cast about them for the means of support. The money on which he had relied was gone. His credit was utterly destroyed, and he had no hope of being reinstated in his former position. The only way he could possibly be useful in the street was by becoming a curb-stone broker, a go-between, trusted by neither borrower nor lender, and earning

a precarious livelihood by commissions. Even in that position he felt that he should labor under disadvantages, for he knew that his course had been universally condemned. It was a matter of every-day experience, for him to meet old acquaintances who looked over him, or across the street, or in at shop-windows, to avoid recognition. And the half-patronizing, half-contemptuous nods he did receive were far worse to bear than downright cuts.

To a man out of employment, proscribed, marked, there is nothing so terrible as the *impenetrability* of the close ranks of society around him. Every busy man seems to have found his place; each locks step with his neighbor, and the vast procession moves on. Once out of the serried order, the unhappy wretch can never resume his position. He finds himself the fifth wheel of a coach; there is nothing for him to do,—no place for him at the bountiful board where others are fed. He may starve or drown himself, as he likes; the world has no use for him, and will not miss him. What Sandford felt, as he walked along the streets, may well be imagined. If he had not been supported by the indomitable courage and assurance of his sister, he would have sunk to the level of a pauper.

One day, as he was passing a church, his eye was caught by a placard at the door, inviting, in bold letters, “friend, stranger, or traveller to enter, if but for a few minutes.” It was a “businessmen’s prayer-meeting.” The novelty of the idea struck him; he was at leisure; he had no notes to pay; anybody might fail, for aught he cared. He went in, and, to his surprise, saw, among the worshippers, scores of his old friends, engaged in devotion. Like himself, they had, many of them, failed, and, after the loss of all temporal wealth, had turned

their attention to the "more durable riches." He fell into a profound meditation, from which he did not recover until the meeting ended.

The next day he returned, and the day following, also,—taking a seat each time a little nearer the desk, until at last he reached the front row of benches, where he was to be seen at every service. It is not necessary to speculate upon his motives, or to conjecture how far he deceived himself in his professions,—if, indeed, there was any deception in the case. Let him have the benefit of whatever doubt there may be. The leading religious men *hoped*, without feeling any great confidence; the world, especially the business world, mocked and derided.

But piety, in itself, however heartfelt, does not clothe or feed its possessor, and Mr. Sandford, even with that priceless gift, must find some means of supplying his temporal wants. His new friends had plenty of advice for him, and some of them would have been glad to furnish him with employment; but none of them were so well satisfied with the sincerity of his conversion as to trust him far. It was not to be wondered, after his exploits on the day of his failure, that there should be a reasonable shyness on the part of those who had money which they could not afford or did not choose to give away. It was quite remarkable to see the change produced when the subject was introduced. Faces, that a few minutes before had shone with tearful joy or rapturous aspirations, full of brotherly affection, would suddenly cool, and contract, and grow severe, when Sandford broached the one topic that was nearest to him. He found that there was no way of escaping from the law of compensation by appropriating the results of other men's labors,—that religion (very much to his disappointment) gave him no warrant to live in idleness; therefore he was fain to do what he could for himself. He tried to act as a curb-stone broker, as an insurance agent, as an adjuster of marine losses and averages, as an itinerant solicitor for a life-insurance company, as an

accountant, and in various other situations. All in vain. He was shunned like an escaped convict; the motley suit itself would hardly have added to his disgrace. No one put faith in him or gave him employment,—save in a few instances, for charity's sake. Few men can brave a city; and Sandford, certainly, was not the man to do it. The scowling, or suspicious, or contemptuous, pitying glances he encountered smote him as with fiery swords. He quailed; he cowered; he dropped his eyes; he acquired a stooping, shambling gait. The man who *feels* that he is looked down upon grows more diminutive in his own estimation, until he *shrinks into* the place which the world assigns him. So Sandford shrunk, until he crept through the streets where once he had walked erect, and earned a support as meagre and precarious as the more brazen-faced and ragged of the great family of mendicants, to which he was gravitating.

Mendicants,—an exceeding great army! They do not all knock at area-doors for old clothes and broken victual, nor hold out hats at street-crossings, nor expose sharp-faced babies to win pity, nor send their infant tatterdemalions to torture the ears of the wealthy with scratchy fiddles and wheezing accordions. No, these plagues of society are only the extreme left wing; the right wing is — a very respectable class in the community. The party-leader who makes his name and influence serve him in obtaining loans which he never intends to pay,—shall we call him a beggar? It is an ugly word. The parasite who makes himself agreeable to dinner-givers, who calculates upon his accomplishments as a stock in trade, *intending* that his brains shall feed his stomach,—what is he, pray? It is ungracious to stigmatize such a jolly dog. The woman whose fingers are hooped with rings won in wagers which gallantry or folly could not decline, who is ready by *philopœna*, or even by more direct suggestions, to lay every beau or acquaintance under contribution,—is she a beggar, too? It is

a long way, to be sure, from the girl with scanty and dragged petticoat and tangled hair, picking out lumps of coal from ash-heaps, or carrying home refuse from the tables of the rich,—a long way from that squalid object to the richly-cloaked, furred, bonneted, jewelled, flaunting lady, whose friends are all *so* kind.

But the most charitable must feel a certain degree of pity, if not of scorn, for those who, like Mr. and Miss Sandford, contrive to wear the outward semblance of respectability, boarding with fashionable people and wearing garments *à la mode*, while they have neither fortune nor visible occupation. Miss Sandford, to be sure, had a few pupils in music,—young friends, who, as she averred, “insisted upon practising with her, although she did not profess to give lessons,” not she. Still her toilet was as elegant as ever. The first appearance of a new style of cloak, a new pattern of silk or embroidery, new ribbons, laces, jewelry, might be observed, as she took her morning promenade. The dealers in rich goods, elegant trifles, costly nothings, all knew her well. Whatever satisfied her artistic taste she purchased. To see was to desire, and, in some way, all she coveted tended by a magical attraction to her rooms. “Society” frowned upon her; she went to no receptions in the higher circles, but she had no lack of associates for all that. At concerts and other public assemblages, her brilliant figure and irreproachable costume were always to be seen,—the admiration of men, the envy of women. Nor was she without gallants. Gentlemen flocked about her, and seemed only too happy in her smiles; but it never happened that their wives or sisters joined in their attentions. On fine days, as she came out for a walk, she was sure to be accompanied by some person whose dress and manners marked him as belonging to the wealthy classes; and at such times it generally happened,—according to the scandal-loving shopkeepers,—that the last new book, the little “love” of a ring, or the engraved scent-bottle was purchased.

An odd affair is Society. At its outposts are flaming swords for women, though invisible to other eyes; men can venture without the lines, if they only return at roll-call. Let a woman receive or visit one of the *demi-monde*, (the technical use of the word is happily inapplicable here,) and she might as well earn her living by her own labor, or do any other disreputable thing; but her brother may pay court to the most doubtful, and mothers will only shake their heads and say, “He must sow his wild oats; he’ll get over all that by-and-by.”

So the beauty was still queen in her circle, and found admirers in plenty. Perhaps she even enjoyed the freedom; for, to a woman of spirit, the constraints of *taboo* must be irksome at times. Not the Brahmin, who fears to tread upon sole-leather from the sacred cow, and dares not even think of the flavor of her forbidden beef, who keeps himself haughtily aloof from the soldier and the trader, and walks sunward from the pariah, lest the polluting shadow fall on his holy person, has a more difficult and engrossing occupation than the woman of fashion, in a country where the distinctions of rank are so purely factitious as in ours. Miss Sandford’s time was now her own; she was accountable to no supervisor. Her brother was a cipher. He did not venture to intrude upon her, except at seasons when she was at leisure, and in a humor to be bored by him. Perhaps she looked back regretfully, but, as far as could be told by her manner, she carried herself proudly, with the air of one who says,—

“Better reign in hell than serve in heaven.”

The observant reader has doubtless wondered before this, that Mr. Sandford did not, in his emergency, apply to his old clerk, Fletcher, for the money in exchange for the peculiar obligation of which mention has been made. It is presuming too much upon Mr. Sandford’s stupidity to suppose that the idea had not frequently occurred to him. But he was satisfied that Fletcher was one of

the few who were making money in this time of general distress, and that with every day's acquisition the paper became more valuable; therefore, as it was his last trump, he preferred to play it when it would sweep the board; and he was willing to live in any way until the proper time came. Not so easy was Fletcher. Several times he attempted to pay the claim, so that he could once more hold his head erect as a free man. But Sandford smiled blandly; "he was in no hurry," he said; "Mr. Fletcher evidently had money, and was good for the amount." Poor Fletcher!—walking about with a rope around his neck,—a long rope now, and slack,—but held by a man who knows not what pity means!

## CHAPTER XXV.

GREENLEAF pursued his search for Alice with all the ardor of his nature. One glimpse only he had of her;—at a clothing-store, where he inquired, the clerk seemed to recognize the description given, and was quite sure that such a girl had taken out work, but he knew nothing of her whereabouts, and he believed she was now employed by another establishment. It was something to know that she was in the city, and, probably, not destitute; still better to know what path of life she had chosen, so that his time need not be wasted in fruitless inquiries. On his return, after the second day's search, he sought his friend Easemann, whose counsel and sympathy he particularly desired.

"Any tidings of the fugitive?" was the first question.

"No," replied Greenleaf,—*"nothing satisfactory. I have heard of her once; but it was like a trail in the woods, which the hunter comes upon, then loses utterly."*

"But the hunter who measures a track once will be likely to find it again."

"Yes, I have that consolation. But, Easemann, though this mishap of losing Alice has cost me many sleepless nights,

and will continue to engross my time until I find her, I cannot rid myself of other troubles and apprehensions. I have done nothing for a long time. I have no orders; and, as I have no fortune to fall back upon, I see nothing but starvation before me."

"Then, my dear fellow, look the other way. It isn't wise to distress yourself by looking ahead, so long as you have the chance of turning round."

"I feel lonely, too,—isolated. People that I meet are civil enough; but I don't know a man, except in my profession, that I can consider a friend."

"Very likely. Caste isn't confined to India."

"I had supposed that intellect and culture were enough to secure for a man a recognition in good society; but I am made to feel, a hundred times a day, that I have no more *status* than a clever colored man, an itinerant actor, or any other anomaly. To-day I met Travis; you know he comes here and makes himself free and easy with us, and has always put himself on a footing of equality."

"Wherein you made a mistake. He has no right, but by courtesy, to any equality. A little taste, perhaps, and money enough to gratify it,—that's all. He never had an idea in his life."

"That is the reason I felt the slight. He was walking with a lady whose manner and dress were unmistakable,—a lady of undoubted position. I bowed, and received in return one of those hardly-perceptible nods, with a forced smile that covered only the side of his face *from* the lady. It was a recognition that one might throw to his boot-black. I am a mild-mannered man, as you know; but I could have murdered him on the spot."

Greenleaf walked the floor with flashing eyes and his teeth set.

"Now, I like the spirit," said Easemann; "but, pray, be sensible. 'Where Macdonald sits, there is the head of the table.' Stand firm in your own shoes, and graduate your bows by those you get."

"I suppose I am thin-skinned."

"As long as you are, you will chafe.

Cultivate a hide like a rhinoceros's, and Society will let fly its pin-pointed arrows in vain. You have a great deal to learn, my dear boy."

"But other special classes are not so treated,—literary men, for instance."

"Don't be too sure of that. An author who has attained position is *fêted*, because the fashionable circles must have their lions. But to stand permanently like other men, he must have money or family, or else obey the world's ten commandments, of which the first is, 'Thou shalt not wear a slouched hat,'—and the rest are like unto it. No,—the literary men have their heart-burnings, I suspect. They forget, as you do, that their very profession, the direction of their thoughts, their mode of life, cut them off from sympathy and fellowship. What has a writer who dreams of rivalling Emerson or the 'Autocrat' to do with costly and absorbing private theatricals, with dances at Papanti's, with any of the thousand modes of killing time agreeably? And how shall you become the new Claude, if you give your thoughts to the style of your clothes, and to the inanities that make up the staple of conversation?"

"But because I am precluded from devoting my time to society, that is no reason why I should bear the patronizing airs"—

"Don't be patronized,—that's all. If a man gives you such a look as you have described, cut him dead the next time you meet him. If anybody gives you two fingers to shake, give him only one of yours. I tried that plan on a doctor of divinity once, and it worked admirably. His intended condescension somehow vanished in a mist, and the foolish confusion that overspread his blank features would have done you good to behold."

"I have no doubt. I don't think it would be easy to be impertinent to you. Not that there are not presuming people enough; but you have a way with you. Your blade that cuts off a bayonet at a blow will glide through a feather as well."

"A delicate stroke of yours! Now to return. You are out of money, you say. Perhaps you will allow me to become your creditor for a while. I may presume upon the relation and take on some airs;—that's inevitable; one can't forego such a privilege;—but I promise to bow very civilly whenever I meet you; and I won't remind you of the debt—above twice a day."

Taking out his pocket-book, he handed his friend fifty dollars, and *pshawed* and *poohed* at every expression of gratitude.

"By the way, Greenleaf," he continued, "I have been in search of an absconding female also. You remember Mrs. Sandford, the charming widow?"

"Yes,—what has become of her?"

"You see how philosophical I am. I have not seen her yet; and yet I am not crazy about it. Some chickens think the sky is falling, whenever a rose-leaf drops on their heads."

"But you have no such reason to be anxious."

"Haven't I? Do you think old fellows like me have lost recollection as well as feeling? One of the most deadly cases of romance I ever knew was between people of forty and upwards."

"How dull I was! I saw some rather odd glances between you at the musical party, but thought nothing more about it. But why haven't you been looking for her?"

"I have been cogitating," said Easemann, twisting his moustaches.

"I should think so. If you had asked me, now! I went with her to the house where I suppose she is still boarding."

"Did you?" [*very indifferently, and with the falling inflection.*]

"Why, don't you want to know?"

"Yes,—to-morrow. And I think, that, when we find her, we may find a clue to your Alice."

Greenleaf started up as if he had been galvanized.

"You *have* seen her, then! You old fox! Where is she? To-morrow, indeed! Tell me, and I will fly."

"You can't; for, as Brother Chadband observed, you haven't any wings."

"Don't trifle with me. I know your fondness for surprises; but if you love me, don't put me off with your nonsense."

Greenleaf was thoroughly in earnest, and Easelmann took a more soothing tone. At another time the temptation to tease would have been irresistible.

"Be calm, you man of gunpowder, steel, whalebone, and gutta-percha! I positively have nothing but guesses to give you. Besides, do you think you have nothing to do but rush into Alice's arms when you find her? Take some valerian to quiet your nerves, and go to bed. In the morning, try to smooth over those sharp features of yours. Use rouge, if you can't get up your natural color. When you are presentable, come over here again, and we'll stroll out in search of adventure. But mind, I promise nothing,—I only guess."

While he spoke, Greenleaf looked into the mirror, and was surprised to see how anxiety had worn upon him. His face was thin and bloodless, and his eyes sunken, but glowing. The quiet influence of his friend calmed him, and his impatience subsided. He took his leave silently, wringing Easelmann's hand, and walked home with a lighter heart.

"He is a good fellow," mused Easelmann, "and has suffered enough for his folly. The lesson will do him good."

#### CHAPTER XXVI.

MR. BULLION was not without good natural impulses, but his education and experience had been such as to develop only the sharp and selfish traits of his character. An orphan at the age of eleven years, he was placed in a shop under the charge of a grasping, unscrupulous man, where he learned the rules of business which he followed afterwards with so much success. The old-fashioned notions about the Golden Rule he was speedily well rid of; for when his indiscreet frankness to customers was observ-

ed, the rod taught him the folly of untimely truth-telling, if not the propriety of smoothing the way to a bargain by a glib falsehood. With such training, he grew up an expert salesman; and before he was of age, after various changes in business, he became the confidential clerk in a large wholesale house. Owing to unexpected reverses, the house became embarrassed, and at length failed. The head of the firm went back to his native town a broken-hearted man, and not long afterwards died, leaving his family destitute. But Bullion, with a junior partner, settled with the creditors, kept on with the business, and prospered. Perhaps, if the widow had received what was rightfully hers, the juniors would have had a smaller capital to begin upon,—Bullion knew; but the account, if there was one, was past settlement by human tribunals, and had gone upon the docket in the great Court of Review.

Wealth grows like the banian, sending down branches that take root on all sides in the thrifty soil, and then become trunks themselves, and the parents of ever-increasing boughs,—a sturdy forest in breadth, a tree in unity. So Bullion grew and flourished. At the time of our story he was rich enough to satisfy any moderate ambition; but he wished to rear a colossal fortune, and the operations he was now concerned in were fortunate beyond his expectations. But he was not satisfied. He conceived the idea of carrying on the same stock-speculation in New York on a larger scale, and made an arrangement with one of the leading "bears" of that city; but he was careful to keep this a secret, most of all from Fletcher and others of his associates at home. Fortune favored him, as usual, and he promised himself a success that would make him a monarch in the financial world. Under the excitement of the moment, he had filled the baby hands of Fletcher's child with gold pieces. It was as Fletcher said; his head was fairly turned by the glittering prospect before him.

The associate in New York proposed to Bullion the purchase of a controlling



interest in a railroad; and Bullion, believing that the depression had nearly reached its limit, and that affairs would soon take a turn, agreed that it was best now to change their policy, and to buy all the shares in this stock that should be offered while the price was low, and keep them as an investment. He felt sure that he with the New York capitalist had now money enough to "swing" all the shares in market, and they each agreed to purchase all that should be brought to the hammer in their respective cities. Following up his promise faithfully, Bullion bought all the stock of the railroad that came into State Street, and in this way rapidly exhausted his ready money. Then he raised loans upon his other property, and still kept the market clear. But he wondered that so many shares came to Boston for sale; for the railroad was in a Western State, and few of the original holders were New England men.

Bullion now met the first check in his career. Kerbstone, whose appeals for help he had disregarded, and whose property had been woefully depreciated by the course of the "bears," of whom Bullion was chief, failed for a large sum. As he was treasurer of the Neversink Mills, the stockholders and creditors of that corporation made an immediate investigation of its accounts. Kerbstone was found to be a defaulter to the amount of hundreds of thousands of dollars; the property was gone,—undermined like a snow-bank in spring. The largest owner was Bullion. He was overreached by his own shrewdness; and the hitherto unlucky "bulls," who had had small cause to laugh, thought that it was

"sport to see the engineer  
Hoist with his own petard,"—

better even than to have tossed him on their own horns.

Bullion made some wry faces; but the loss, though great, was not ruinous. He was obliged, however, to take back the shares of the factory-stock on which he had obtained loans for his New York operations, and to substitute an equal

amount of other securities,—thus cramping his resources at a time when he needed every dollar to carry out his vast plans.

In the multiplicity of his affairs, Bullion had almost forgotten Fletcher, and left him to pursue his own course. But there was a man who had not forgotten him, and who followed all his movements with vigilant eyes. Sandford was convinced that Fletcher had in some way become prosperous, and he now advanced to use the peculiar note as a draft on the miserable debtor's funds. There was the same wily approach, the same covert allusion to Fletcher's supposed resources, the same peremptory demand, and the same ugly threat which had so desperately maddened him when the subject was broached before. Fletcher felt the tightening of the lasso, but could not free himself from the fatal noose. He must pay whatever the cold-eyed creditor demanded. Two thousand dollars was the sum asked for the acknowledgment of having appropriated five hundred. Twopence for halfpenny has been accounted fair usury among the Jews; but in Christian communities it is only crime that accumulates interest like that.

As a measure of precaution, Sandford had made a copy of the paper and prepared an explanatory statement; these he now inclosed in an envelope, in Fletcher's presence, and directed it to Messrs. Foggarty, Danforth, and Dot. Then drawing out his watch, as if to make a careful computation of time, he said,—

"Nine, ten, eleven,—yes,—at eleven, to-morrow, I shall expect to receive the sum; otherwise I shall feel it my duty to send this letter by a trusty hand. In fact, I suppose I have hardly done right in not putting the gentlemen on their guard before."

A cold sweat covered Fletcher's shivering limbs, and for a moment he stood irresolute; but recollecting Bullion, he rallied himself, and, assenting to the proposition, bade Sandford good-bye; then, as the only revenge practicable, he cursed him with the heartiest emphasis, when his

back was turned. Presently Tonsor came with the news of Kerbstone's failure.

"The street is full of rumors," he said;—"Bullion is a large owner in the Nevversink."

"Bosh!" said Fletcher,—*"Bullion is in there for fifty thousand, to be sure; but what is that? He has other property enough,—half a million, at least."*

"Still, a pebble brought down Goliath. A house in New York, worth a million, failed yesterday for want of twenty-five thousand."

"Don't you be alarmed. Bullion knows. He isn't going to fail."

"I want to get ten thousand from him to take some shares I bought for him."

"How soon?"

"Now; and he is not at his office."

"I'll get you the money from our house. I haven't deposited the funds for to-day yet, and I'll put in a memorandum which Bullion will make good."

"Hadn't you better wait?"

"No; it doesn't matter. He's all right; and it isn't best to break his orders for any ten thousand dollars."

Fletcher handed the money to the broker, and, as bank-hours were then about over, he put his papers in order and went home.

"Lovey!" he exclaimed, upon meeting his wife, "I have been thinking over what you said about getting my notes cashed. I believe I'll take Bullion's offer and salt the money down. Probably, now, he will give me a better trade, for there is considerable more due."

"Oh, John! how glad I am! You will do it to-morrow,—won't you, now?"

"Yes, I'll settle with him to-morrow."

He was thinking of the fact that Tonsor had *bought* shares for Bullion, and he wondered what the move meant. A house divided against itself could not stand; and he said to himself, that a man must be uncommonly deep to be a "bull" and a "bear" at the same time. There was no doubt that Bullion had embarked in some speculation which he had not seen fit to make known to his agent.

"There you go,—off into one of your fogs again!" said the wife, noticing his suddenly abstracted air. "That's the way you have done for the last three months,—ever since you began with that hateful man."

"I get to thinking about affairs, my little woman, and I don't want to bother your simple head with them; so I go cruising off in the fog, as you call it, by myself."

"Oh, if you once get through with that man's affairs, we'll have no more fogs!"

"No, deary, we'll have summer weather and a smooth sea, I hope, for the rest of our voyage."

"You see, John, I have been dreadfully anxious, more than I could tell you. If anything goes wrong, I've always noticed that it isn't the big people that have to suffer; it's the smaller ones that get caught."

"Yes, it's an old story; the big flies break out of the spider's net; the little chaps hang there. But I'll settle up the business to-morrow. I shall have enough to buy us a little house in the country,—a snug box, with a garden; then I'll get a horse to drive about with, and we'll take some comfort. Come, little woman, sit on my knee! Come, baby, here is a knee for you, too!"

Holding them in his arms, he still mused upon the morrow, and once and again charged his mind to remember "two thousand for Sandford, ten thousand for Danforth and Dot!"

## CHAPTER XXVII.

ALICE did not feel the utter loneliness of her situation, until, as she walked along, square after square, she encountered so many hundreds of abstracted or curious or impudent faces, and reflected that it was upon such people that her future support and comfort would depend. She tried to discover in some countenance the impress of kindly benevolence;—not that she proposed to risk so much as a question; but it was her first experience with the busy world, and



she wished to observe its ways, when neither relationship nor personal interest was involved. Small encouragement she would have felt to approach any that she met. Men of middle-age walked by as in dreams, cold, unobservant, listless; the younger ones, fuller of life, strode on with high heads, and flinging glances that were harder to bear than stony indifference, even. Ladies clothed in costly furs scanned the pretty face under the mourning bonnet with prying eyes, or tossed her a hasty, scornful look. Shop-girls giggled and stared. Boys rushed by, rudely jostling every passenger. Old women in scanty petticoats that were fringed by no dressmaker, with pinched faces and watery eyes, looked imploringly and hobbled along, wrapping parcels of broken victual under their faded shawls.—A sorry world Alice thought it. In the country, she had been used to receive a kindly bow or a civil “Good-morning!” from every person she met; and the isolation of the individual in the city was to her something unnatural, even appalling.

She had cut out some boarding-house advertisements from the daily papers, and her first care was to find a home suited to her slender means. Reaching the door of the first on her list, she rang and was shown into a small drawing-room, shabby-genteel in its furniture and ornaments. Two seamstresses sat chattering around the centre-table; while a ruddy young man, with greenish brown moustaches and sandy hair, rested his clumsy boots on the fender, holding an open music-book in his lap and a flute in his ill-kept and gaudily-ringed hands. The kitchen, apparently, was not ventilated; and a mingled odor, beyond the analysis of chemistry, came up into the entry and pervaded the hot and confined atmosphere of the room. The landlady, a stout and resolute woman, entered with a studied smile, which changed gradually to a cold civility. Her eyes, unlike Banquo’s, had a deal of speculation in them. One might read the price-current in the busy wrinkles. Around

her pursed-up mouth lurked the knowledge of the number of available slices in a sirloin,—the judgment of the lump of butter that should leave no margin for prodigality. Warfare with market-men, shrewish watchfulness over servants, economy scarcely removed from meanness at the table, all were clearly indicated in her flushed and hard-featured face.

Alice was not familiar with such people; but she shrank from her by instinct, as the first chicken fled from the first hawk. The landlady, on her part, was equally suspicious, and, finding that Alice had no relatives to depend upon, and that she expected to earn her own living, was not at all solicitous to increase the number of her boarders.

“It’s pooty hard to tell who’s who, now-a-days,” she said. “I have to pay cash for all I set on the table, and I can’t trust to fair promises. Perhaps, though, you’ve got some *cousin* that looks arter your bills?”

The flute-player exchanged knowing glances with the seamstresses.

All-unconscious of the taunt, Alice simply replied,—

“No, I have told you that I have no one to depend upon.”

The landlady’s mouth was primly set, and she merely exclaimed,—

“Oh! indeed!”

“I think I’ll look further,” said Alice. “Good-morning.”

“Good-morning.”

Half-suppressed chuckles followed her, as she left the room. Sorely grieved and indignant, she took her way to another house. Fortune this time favored her. The landlady, a kind-hearted woman, was in mourning for her only daughter, and with the first words she heard she felt her heart drawn to the lovely and soft-voiced stranger. Without any offensive inquiries, Alice was at once received, and an upper room assigned to her. After sending for her trunk, she dressed for dinner.

The table presented specimens of all the familiar characters of boarding-house

life. There was the lawyer, sharp, observant, talkative, ready for a joke or an argument. There was the solemn man of business, who ate from a sense of duty, and scowled at the lawyer's bad puns. Near him, with an absurdly youthful wig and opaque goggles, sat the Unknown; his name, occupation, resources, and tastes alike a profound mystery. Several dapper clerks, whose right ears drooped from having been used as pen-racks, wearing stunning cravats, *outré* brooches and shirt-studs, learned in the lore of "two-forty" driving, were ranged opposite. Then there was the jolly widow, who was the admiration of men of her own age, but who cruelly gave all her smiles to the boys with newly-sprouting chins. Near her sat the fastidious man, whose nostrils curled ominously when any stain appeared on his napkin, or when anything sullied the virgin purity of his own exclusive fork. His spectacles seemed to serve as microscopes, made for the sole purpose of detecting some fatal speck invisible to other eyes. There was the singer, with a neck like a swan's, bowing with the gracious air that is acquired in the acknowledgment of bouquets and *bravas*. The artist was her *vis-à-vis*, powerful like Samson in his bushy locks, negligent with forethought, wearing a massive seal-ring, and fragrant with the perfume of countless pipes. The nice old maid near him turns away in disgust when she sees his moustaches drizzle in the soup.

Down the long row of faces Alice looked timidly, and at length fastened her eyes upon a lady in mourning like herself. There is no physiognomist like the frank, affectionate young man or woman who looks to find appreciation and sympathy. It is not necessary, for such a purpose, to speculate upon Grecian or Roman noses, thin or protruding lips, blue, gray, or brown eyes; each soul knows its own sphere and the people that belong in it; and a sure instinct or prescience guides us in our choice of friends. Alice at a glance became conscious of an affinity, and quietly waited

till circumstances should bring her into associations with the woman whom she hoped to make a friend.

It was not long before the occasion came. Not to make any mystery, it was our old acquaintance, Mrs. Sandford, who attracted the gaze of Alice, and who soon became her kindly adviser. Never was there a more *motherly* woman; and, as she was now almost a stranger in the house, she attached herself to Alice with a warmth and an unobtrusive solicitude that quite won the girl's heart. Alice lost no time in procuring such work from a tailor as she felt competent to do, and applied herself diligently to her task; but a very short trial convinced her, that, at the "starvation prices" then paid for needlework, she should not be able to earn even her board. Then came in the thoughtful friend, who, after gently drawing out the facts of the case, furnished her with sewing on which she could display her taste and skill. Day after day new employment came through the same kind hands, until Alice wondered how one wearer could want such a quantity of the various nameless, tasteful articles in which all women feel so much pride. It was not until long after, that she learned how the work had been procured by her friend's active, but noiseless agency.

Not many days after their intimacy commenced, as Mrs. Sandford sat watching Alice at her work, it occurred to her that there was a look of tender sorrow, an unexplained melancholy, which her recent bereavement did not wholly account for. Not that the girl was given to romantic sighs or tragic starts, or that she carried a miniature for lachrymose exercises; but it was evident that she had what we term "a history." She was frank and cheerful, although there was palpably something kept back, and her cheerfulness was like the mournful beauty of flowers that blossom over graves. No sympathetic nature could refuse confidence to Mrs. Sandford, and it was not long before she discovered that Alice had passed through the golden gate to which all footsteps tend, and from which no one

comes back except with a change that colors all the after life.

"And so you are in love, poor child!" said Mrs. Sandford, compassionately.

"I have been" (with a gentle emphasis).

"Ah, you think you are past it now, I suppose?"

"I sha'n't *forget* soon,—I could not, if I would; but love is over,—gone like yesterday's sunshine."

"But the sun shines again to-day."

"Well, if you prefer another comparison," said Alice, smiling faintly,—"*gone out like yesterday's fire.*"

"Fire lurks a long time in the ashes unseen, my dear."

Alice dropped her needle and looked steadily at her companion.

"I am young," she said; "yet I have outgrown the school-girl period. The current of my life has flowed in a deep channel: the shallow little brook may fancy its first spring-freshet to be a Niagara; but my feelings have swelled with no transient overflow. I gave my utmost love and devotion to a man I thought worthy. He treated me with neglect, and at last falsified his word in offering his hand to another. I do not hate him. I have none of that alchemy which changes despised love to gall. But I could never forgive him, nor trust him again. And if he, who seemed always so frank, so earnest, so tender, so single in his aims,—if he could not be trusted, I do not know where I could rest my heart and say,—'Here I am safe, whatever be-tide!'"

It was a strange thing for Alice to speak in such an exalted strain, and she trembled as she tried to resume her sewing. The thread slipped and knotted; the needle broke and pricked her finger; and then, feeling her cheeks begin to glow, she laid down her work and turned to the window.

"Don't lose *all* faith, Alice; there are true hearts in the world. Perhaps this lover of yours, now, has repented and is striving to find you. Or you may have been misinformed as to the extent of his

treachery. To take your own simile, you don't accuse the brook of fickleness merely because it eddies around under some flowery bank; after it has made the circle, it keeps on its steady course."

Alice only shook her head, still keeping her face averted to conceal the tremor of her lips.

"But you haven't told me who this man is. How odd it would be, if I knew him!"

"I would rather not have you know. The secret isn't a fatal one, to be sure; but I prefer to keep it."

Suddenly she stepped back from the window, ashy pale, and gasping hysterically. Mrs. Sandford rose hastily to assist her, and, as she did so, noticed her old acquaintance, Mr. Greenleaf, on the opposite sidewalk. She helped Alice to her seat and brought her a glass of water, and, as she did so, in an instant the long track of the past was illumined as by a flash of lightning. She saw the reason for Greenleaf's conduct towards her sister-in-law, Marcia. She remembered his early fascination, his long, vacillating resistance, his brief engagement, and the stormy scene when it was broken. She had seen the thread of Fate spun for each, without knowing that invisible strands connected them. She had begun to read a tale of sorrow, but the page was torn, and now she had finished it upon the chance-found fragment; the irregular and jagged edges fitted together like mosaic-work.

What a mystery is Truth! A Lie may simulate its form or hue, and, taken by itself, may deceive the most acute observer. But in the affairs of the world, every fact is related; it meets and is joined by other facts on every side,—the whole forming an harmonious figure in all its angles and curves as well as in its gradations of color. Each truth slips easily into its predestined place; a *lie*, however trivial, has no place; its angles are belligerent, its colors false; it makes confusion, and is thrown out as soon as the eye of the Master falls upon it.

Alice revived.

"Did I speak?" she asked.

"No,—you said nothing."

"I am glad. I feared I had been foolish. It was a mere passing faintness."

Mrs. Sandford thought it was the *cause* of the faintness that was passing, but she prudently kept her discovery to herself.

#### CHAPTER XXVIII.

FLETCHER rose next morning betimes, after a night of fitful and unrefreshing slumber. In his dreams he had sought Bullion in vain; that substantial person seemed to have become a new Proteus, and to escape, when nearly overtaken, by taking refuge in some unexpected transformation. Sometimes the scene changed, and it was the dreamer that was flying, while Sandford, shod with swiftness, pursued him, swinging a lasso; and as often as the fierce hunter whirled the deadly coil, Fletcher awoke with a suffocating sensation, and a cold sweat trickling from his forehead. At breakfast, his wife noticed with intense anxiety his sharpened features and his evident preoccupation of mind. He hurried off, snatching a kiss from the baby and from the mother who held it, and walked towards Bullion's office. He knew Bullion was an early riser, and he felt sure of being able to see him before the usual hour of commencing business. But the office was not even opened; and, looking through the glass door, he saw that there was no fire in the grate. What was the meaning of this? Going into the street, he met Tonsor near the post-office. At the first sight of the broker's face, Fletcher's heart seemed to stop beating.

"Good-morning, Fletcher. Bad business, this! I suppose you've heard. Bullion went to protest yesterday. Hope you got wind of it in time, and made all safe."

"Bullion failed!" exclaimed Fletcher, through his chattering teeth. "Then I'm a ruined man!"

But a sudden thought struck him, and he asked eagerly,—

"But the money,—haven't you got it still?"

"No,—paid it over yesterday."

"Well, the shares, then?"

"No,—sorry to say, Bullion's clerk came for them not ten minutes before I heard of the protest."

"O God!" groaned the unhappy man, "there is no hope! But you, Mr. Tonsor, you are my friend; help me out of this! You can raise the money."

"Ten thousand dollars! It's a pretty large sum. I'm afraid I couldn't get it."

"Try, my friend,—you shall never regret it."

Tonsor hesitated, and Fletcher's spirits rose. He watched the broker's composed face with eyes that might pierce a mummy.

"What is the collateral?" asked Tonsor, slowly raising his wrinkled eyelids.

"Bullion's notes for seventeen thousand dollars."

"And Bullion gone to protest."

"He'll come up again."

"Perhaps; but while he is down, I can't do anything with his paper. The truth is, Fletcher, you ought not to have advanced the money for him. Remember, I warned you when you were about to do it."

Fletcher did not look as though he found the "Balm of I-told-you-so" very consoling.

Tonsor continued,—

"Now, if I were in your place, I would go and make a clean breast of it to Danforth. It was wrong, though I know you didn't mean any harm. He may be angry, but he won't touch you. You *can't* raise ten thousand dollars in these times,—not to save your soul."

"Keep your advice, and your money, too," said Fletcher, in sullen despair. "I ask for bread, and you give me a stone. Your moral lecture won't pay my debts."

He turned away abruptly and went again to Bullion's office. It was still closed. Determined at all hazards to see the man for whom he had risked so much, he went to his house on Beacon Hill. The servant said Mr. Bullion was not at home. Fletcher did not believe it, but the door was closed in his face be-

fore he could send a more urgent message, and with a sinking heart he retraced his steps towards State Street.

The horror of his position was now fully before him. He could not conceal his defalcation, and there was no longer a shadow of hope of replacing the money. Many a time he had taken the risk of lending large sums to brokers and others; but who would trust him, a man without estate, in a time like this? In his terrible anxiety about the new obligation, he had forgotten the old, until he chanced to observe Sandford on the opposite sidewalk, strolling leisurely towards the business quarter of the town. The ex-secretary made a barely-perceptible bow, and, drawing out his watch, significantly turned the face towards his debtor. It was enough; there was no need of words. It was a little after ten o'clock; the fatal letter would be delivered at eleven! Fletcher crossed the street and accosted Sandford, though not without trepidation; for he shuddered like a swimmer within reach of a shark, as he encountered those cold and pitiless eyes.

"Come to the office, Mr. Sandford, at eleven," he said. "The affair will be settled then, and forever."

Mr. Sandford nodded and walked on. Fletcher, meanwhile, quivering with agony, hurried to his employer's office. He scanned each face sharply as he entered, and felt sure that the loss had not yet been discovered. Going to his desk, he wrote and sealed a letter, and then went out, saying he had some business with a lawyer overhead.

Mrs. Fletcher grew momentarily more uneasy, after her husband left the house. A vague sense of coming evil oppressed her, until at length she could bear it no longer; she left her child with the servant, and, walking to the nearest stand, took a coach for State Street. On the way she recalled again and again the muttered words she heard during the night; she thought of the silent, comfortless breakfast, the hurried good-bye; she felt again the pressure of his trembling lips upon her own. Full of appre-

hension, she asked the coachman to call her husband to the door. Answer was made by a clerk that Mr. Fletcher was out on business, but was expected back presently. So she waited, looking out of the carriage-window,—a sad face to see! The hands of the Old State-House clock pointed at eleven, when Mr. Sandford punctually made his appearance,—smooth, cheerful, and with a slight exhilaration, in prospect of the two thousand dollars. Almost at the same moment Bullion came also; for Tonsor, fearing that Fletcher would take some desperate step, had been to the surly bankrupt's house and insisted upon his coming down to see his unfortunate agent. Just at the office-door, and opposite the carriage, met the two bankrupts, the disgraced "bull" and the vanquished "bear." It was an odd look of recognition that was exchanged between them; and if there was a shade of triumph in Sandford's face, it was not to be wondered at. They stood at the door, each motioning the other to enter first, when an unusual sound from the adjoining entry caused both of them to stop, and one of them, at least, to shiver. It was a sound of slow and hesitating, shuffling steps, as of men carrying a burden. The steps came nearer. Both Bullion and Sandford moved hurriedly to the spot. The men stopped in the doorway with their burden, and in a moment, with frantic shrieks, Mrs. Fletcher rushed in and fell upon the body of her husband!

"Good God! what's this?" exclaimed Bullion. "Dead?" He stooped down and thrust his hand under the waistcoat. The heart was still! He shuddered convulsively and drew back, covering his eyes. "Dead!"

Mr. Sandford seemed frozen to the threshold in speechless horror. There was his debtor, free,—the old account settled forever! The pallid temples would throb no more; the mobile lips had trembled, their last; the glancing, restless eyes had found a ghastly repose; the slender and shapely frame, bereft of its active tenant, was limp and

unresisting. What a moment for the two men, as they stood over the corpse of their victim!

Attracted by the unusual outcry, Mr. Danforth came hastily out of the office, and stood, as it were, transfixed at the sight of the dead. The men who had brought down the body at last found words to tell their dismal story.

They were at work on the upper floor, when they heard a noise in one of the adjoining rooms; as the apartment had been for some time unoccupied, they were naturally surprised. After a while all sounds ceased, and still no one came out to descend the stairs. Appalled by the silence, they broke open the door, and discovered Fletcher hanging by the neck from a coat-hook; a chair, overturned, had served as the scaffold from which he had stepped into eternity. They took him down, but life was already gone. A paper lay on his hat, with these words hastily pencilled on it:—

"On my desk is a letter that explains all. I'm off. Good-bye.

"JOHN FLETCHER."

Mr. Danforth, hearing this, instantly went into his office, and reappeared, reading a note addressed to him. Mr. Sandford, meanwhile, was striving to raise the wretched woman to her feet, and to lead her to the carriage. Mr. Bullion no longer whisked his defiant eyebrow, but stood downcast, silent, and conscience-stricken.

"Listen a moment," said Mr. Danforth. "Here is a letter from our rash friend, and, as it concerns you, gentlemen, I will read it. But first, my dear Madam, let me help you into the carriage."

The prostrate woman made no answer, save by a slow rolling of her body,—her sobs continuing without cessation. The letter was read:—

"MR. DANFORTH,

"To make a payment for shares bought by Mr. Bullion, I borrowed ten thousand dollars from your house yesterday. Mr. Bullion has failed, and does not protect

me. He escapes, and I am left in the trap. I charge him to pay my wife the notes he owes me. As he hopes to be saved, let him consider that a debt of honor.

"But my death I lay at Sandford's door. He has followed me with a steady bay, like a bloodhound. His claim is now settled forever, as I told him. I don't ask God to forgive him;—I don't, and God won't. Let him live, the cold-blooded wretch that he is; one world or another would make no difference; for, to a devil like him, there is no heaven, no earth, nothing but hell.

"My poor wife! See to her, if you have any pity for

"JOHN FLETCHER."

"Look," said Mr. Danforth, holding the letter under the stony eyes of Sandford,—“see where the tears blistered the paper!”

All the while, Mrs. Fletcher kept up an inarticulate moaning, though the sound grew fainter from exhaustion.

"Let us stop this," said Bullion, seeing the gathering crowd of passers-by. "Better be at home."

Pointing to the still prostrate woman, he, with Mr. Danforth, gently raised her up and placed her in the carriage. She did not speak, but murmured pleadingly, while her face wore a look of agonized longing, and her outstretched hands clutched nervously.

"Poor thing!" said Mr. Danforth, his voice beginning to tremble,—“she shall have her dead husband, if it is any comfort to her.”

"That's right," said Bullion,—“carry him off before half-a-dozen coroner-buzzards come to fight over him.”

The body was laid in the carriage, the head she had so often caressed resting in her lap, while her tears bathed the unconscious face, and her groans became heart-rending. Still holding the carriage-door, Mr. Danforth turned to Sandford, saying,—

"I don't know *what* you have done, but his blood is on your soul. I would



rather be like him there, than you, on your feet.—Bullion, I don't mind the ten thousand dollars; but was it just the manly thing to leave a man that trusted you in this way to be sacrificed? Why didn't you come down this morning? God forgive you!—Coachman, drive to Carleton Street."

He stepped into the carriage, and away it rolled with its load of sorrow.

Mr. Sandford found the glances of his companion and the bystanders quite uncomfortable, and he slunk silently away. Failure and disgrace he had met; but this was a position for which he had not the nerve. The self-accusing Cain was not the only man who has exclaimed, "My punishment is greater than I can bear." Flight was the only alternative for Sandford. As long as he remained in Boston, every face seemed to wear a look of condemnation. The mark was set upon him, and avenging fiends pursued him. That very day he left the city in disguise. Through what trials he passed will never be known. But destitute, friendless, and broken-spirited, he wandered from city to city, a vagabond upon the face of the earth. Nor did a sterner retribution long delay. In New Orleans, he was so far reduced that he was obliged to earn a miserable support in an oyster-saloon near the levee. One night, a fight began between some drunken boatmen; and Sandford, though in no way concerned in the affair, received a chance bullet in his forehead, and fell dead without a word.

#### CHAPTER XXIX.

BULLION, at last, in spite of his armor of selfishness and stoicism, was touched in a vital part. His dreams of wealth had vanished into air. The confederate in New York in whom he had trusted had only made him a dupe. Blindly following out his agreement, he found himself saddled with a load of railroad-shares, useless for any present purpose, and all his convertible property gone. The consciousness that he—the man of all oth-

ers who prided himself upon his sagacity—had been so easily overreached was quite as humiliating as the idea of ruin itself. He remembered Kerbstone's appeals, also, and now cursed his own stupidity in refusing to aid him. There he had overreached himself; it was his own stocks which he had thrown down to the "bears." And now, heaviest stroke of all, Fletcher, his intrepid and chivalrous agent, who had stepped into the breach for him, had paid for his indiscretion with his life. The thought gave him a pang he had never felt, not even when he followed his wife to the grave. Homeward he went, but slowly and almost without volition. He recognized no acquaintances that he met, but walked on abstractedly, fixing his eyes on vacancy with a look as mournful as his iron features could wear. In his ears still rang those thrilling cries. His hand, that had groped over that motionless heart, still felt a creeping chill; it would not warm. And constantly an accusing voice asked, "Why didn't you come down?"—and conscience repeated the question in tones like those of a judge arraigning a criminal. He reached his house and gave orders that no one should be admitted. In his room he passed the day alone, drifting on an ocean of remorse, full of vague purposes of repentance and restitution. Dinner passed unheeded, and still he paced the silent chamber. With the approach of evening his terrors increased; he rang for a servant and had the gas-burners lighted. Still, in all the blaze, shapes would haunt him; they crouched at the foot of his bed; they lurked behind his wardrobe-door. He dared not look over his shoulder, but forced himself to stand up and face what he so dreaded to see. He rang again and bade the servant bring a screw-driver and take down the coat-hooks from the wardrobe; the garments hanging there seemed to be men struggling in the agonies of asphyxia. The slender thread of sound from the gas-burners seemed to be changed to low, mournful cries, as of a woman over the dead. He turned the gas down a little;

then the shadows of the cannel-coal fire danced like spectres on the ceiling. He jumped up and raised the lights again; again the low, dismal monotone sang in his ears. He stopped them with his fingers; again the persistent voice asked, "Why didn't you come down?" Flakes fell off the coal in the grate in shapes like coffins; the flames seemed to dart at him with their fiery tongues. He rang once more, and when the servant came he bade him drink enough strong tea and then take his chair by the fire.

"Touch me, if I groan," said he to the astonished John. "Keep awake yourself, and hold your tongue. If you go to sleep or leave me, I'll murder you."

Then wrapping himself in his dressing-gown, he settled down in his easy-chair for the night.

The night passed, as all nights will, and in the morning Mr. Bullion was calmer. The first intelligence he received after breakfast was in a message from Tonsor, delivered by a servant.

"Plaze, Sur, Mr. Tonsor's compliments, and he says the banks is suspind-ed and money's to be asier."

"Send after Mr. Tonsor; overtake him, and ask him to come back. I want to see him."

Tonsor returned, and they had a long conference. It now seemed probable that stocks would be more buoyant and the "bulls" would have their turn. Any considerable rise in shares would place Bullion on his feet and enable him to

resume payment. Most of his time-contracts had been met, and the change would be of the greatest service to him. He placed his shares, therefore, in Tonsor's hands with instructions to sell when prices advanced. He then looked over the amount of his liabilities, and saw, with some of his old exultation, that, if he could effect sales at the rates he expected, he should have at least two hundred thousand dollars after paying all his debts. Ambition again whispered to him, that he might now take his old place in the business world, and perhaps might more than retrieve his losses. But he thought of the last night, and shrank from encountering a new brood of horrors. Firm in his new purpose, he dismissed the broker and sent for his counsellor.

"My son," he meditated, "is a lawyer in good practice. He needs no fortune. Twenty thousand will be enough for him; more than I had, which wasn't a penny. My daughter is married rich. Didn't mean to have any pauper son-in-law to be plaguing me. The same for her. The rest will square those old accounts,—and the new one, too, on the book up yonder! Best to fix it now, while I can muster the courage. If I once get the money, I'm afraid I shouldn't do it. So my will shall set all these matters right; and it shall be drawn and signed to-day."

That night Mr. Bullion needed no servant to watch with him. The ghosts were laid.

[To be concluded in the next number.]

## INSCRIPTION

FOR AN ALMS-CHEST MADE OF CAMPHOR-WOOD.

THIS fragrant box that breathes of India's balms  
Hath one more fragrance, for it asketh alms;  
But, though 'tis sweet and blessed to receive,  
You know who said, "It is more blest to give":  
Give, then, receive His blessing,—and for me  
Thy silent boon sufficient blessing be!