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CAREY CAREY CAREY

VOL. I.

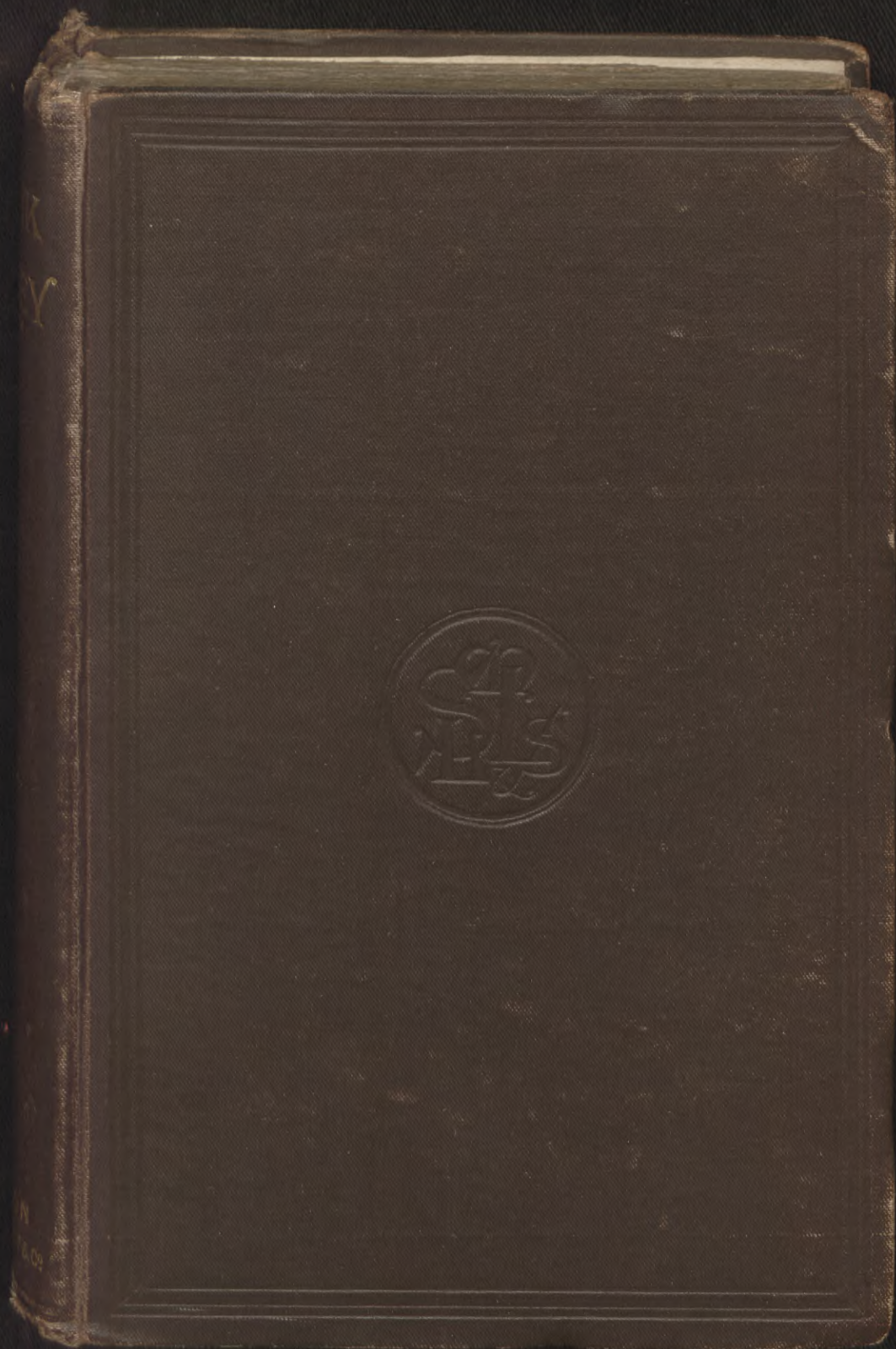
VOL. II.

VOL. III.

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FRANK CAREY.

FRANK CAREY.

A STORY OF VICTORIAN LIFE.

BY THE AUTHOR OF

"SKETCHES OF AUSTRALIAN LIFE AND SCENERY."

[BAKER]

IN THREE VOLUMES.

VOL. I.

LONDON :

SAMPSON LOW, MARSTON, SEARLE & RIVINGTON,
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PREFACE.

WE, Victorians, are proud of our connection with the Old Country, which is still home to many of us. Our title to the Briton's privilege of a grievance comes to us as part of that connection.

One of our grievances is, that we cannot make our kinsfolk on the other side of the world familiar with the conditions of life here.

No doubt Victoria is well known in the abstract, yet the popular notion still groups Sydney, Melbourne, Adelaide, as in close

vicinity to each other; and classes their inhabitants generally as Australians—not exactly savages, perhaps, nor even all convicts, but as a rough, uncultivated set, with narrow views, and a great opinion of their own importance.

I confess these ideas are not altogether without foundation. Nationally, we have laid ourselves open to the charge of rowdiness, and doubtless we *do* flaunt the self-consciousness of youth a little too prominently, thereby attracting attention to what is bizarre and unworthy amongst us, and obscuring the unobtrusive but persistent influences of family and home.

In telling Frank Carey's story I have endeavoured to convey a true idea of our ordinary life; to portray people, places, and circumstances as we commonly find them in the class with which the story is

concerned. The desire to do this is the only apology I can offer for venturing within the already richly-furnished sphere of British literature.

The setting of a life's story should reflect a just view of the surroundings amid which it was enacted. I have aimed at this in the following pages; whether the effort prove a success or a failure, I can at least say that it has been honestly made.

MELBOURNE, VICTORIA,

November 18th, 1876.

PART I.

VOL. I.

B

FRANK CAREY.

CHAPTER I.

"It's four o'clock, father; are you coming to the woolshed now?" The speaker was a lad of thirteen; well-grown, tall for his age, with that little figure and well-set head one instinctively couples with a handsome face. In the present case, however, it was difficult to make up one's mind on that point. Had you met his full glance when he addressed his father, the large dark eyes lighting up his whole countenance, you would have pronounced him a handsome boy; had you chanced on him a few minutes later, leaving his father's room,

you would have agreed with Mrs. Carey, who continually lamented Frank's plainness. She was in the habit of contrasting his appearance with that of his father when she married him, and the lad had come to understand that he was a very degenerate scion of the handsome Careys.

Frank Carey the elder grew up in the early, easy-going times when Victoria, the newly christened colony, right royally yielded and right foolishly lavished her wealth. His uncle's run then extended some five and twenty miles along the valley of the Ribee; his sheep were always healthy, his cattle always fat, the weather favoured lambing and shearing on Ribee Run; stock from thence generally managed to appear in the markets at just the right time.

I don't know how it was, but in those days, when appliances were rough and cattle with a pedigree unheard of, money seemed to flow in more readily, and fortunes

were made which have since been easily lost, in spite of improvements in every department of business.

Perhaps wants were fewer, certainly there was less pretension: the conditions of Victorian life precluded that, especially in the bush; every station was an hotel, open at all times to neighbours within a radius of fifty miles, and to the few travellers passing up and down the country. Young Mr. Carey was in England, completing his education, when his uncle died; he returned to Melbourne soon after, and found himself in possession of a handsome sum in money and one of the finest stations in the colony, a large portion of it being purchased land. He would laughingly acknowledge that it was well for him to have been his uncle's nephew, "For," said he, "I have no gift for making money myself."

Had any one warned him of his gift for losing it he would scarce have apprehended the possibility; that poverty could come to

Mr. Carey stooped over the table. He had grown stout and rather coarse-looking; his short jacket, buttoned tightly, set in wrinkles, was painfully suggestive of having been intended for a slighter figure. A pair of slippers, necessitating a shuffling walk, a short pipe, an empty glass, a bottle of whisky, whose fumes scented the room and produced a feeling of sickness in the boy just entering from the fresh air—these were his surroundings.

When Frank came in, eager for the walk, his father, meeting the animated glance of his deep earnest eyes, had thought, "After all, Frank is not so very plain"—that is to say, Mr. Carey had a vague momentary perception of this; but he was much too indolent to contradict his wife, even mentally; indeed, he could not be said to have *thoughts*, only to become aware of notions floating across his mind. This one floated out as quickly as it had come in, when he saw the boy's face cloud over and

become gloomy, almost forbidding, in its aspect.

The father commenced to fumble at his account-books in an apologetic manner. Mr. Carey's manner was habitually apologetic now: his mobile lips and tremulous hands moved in concert, uneasy, as if deprecating the criticism of the world in general; his eyes had a shifting, uncertain expression, most painful to those who remembered the free, merry glance of his youth. His son had not that reminiscence; to him his father had always been much as he was at present.

Mr. and Mrs. Carey had lost their two elder children; before Frank was born misfortunes had come. Some people blamed Mrs. Carey's extravagance, others her husband's devotion to the Turf; neither was altogether the cause of the family troubles. It was quite true that for some time after their marriage the Carey establishment at Toorak rivalled the viceregal one in ex-

pense and far exceeded it in display; that Mrs. Carey's toilettes and Mrs. Carey's receptions were absolutely magnificent; that Mr. Carey's betting-book, and billiard-room were (we will say) worthy of a princely fortune. But he had other ways of spending money. It was about the period of the first mania of speculation in quartz-mining. The newly discovered quartz-reefs were of astonishing richness. Colonists had little experience of mining, and less of the methods of mining-markets. The Verandah in Collins Street, the Corner in Ballarat, were yet in their infancy; mining-managers were few and honest; salting claims and rigging markets were then an unknown but near future. Meantime, merchants and storekeepers in Melbourne were seized with the quartz-fever: companies were formed, machinery was ordered, *mining* proper, as distinguished from mere digging, was inaugurated. Sharp manipulators, accustomed to mining-mar-

kets, arrived; our own sharp men readily learned fashionable practices. Claims were enormously rich, untold wealth was to be had, the cost of machinery would speedily repay itself, etc.—so we were confidently told—but the necessity for prudent, above all for *honest*, management was overlooked; people rushed headlong into quartz-companies, and for a while all went swimmingly.

Mr. Carey was among the most sanguine. He invested a large portion of his fortune in a mine which *promised* handsome dividends and *paid* a few. Mrs. Carey wished to travel, so they decided to spend some time in Europe; their reappearance in home circles was a marked success. Everywhere—in Continental cities as well as in their native land—the lavishness of this brilliant young couple confirmed the then prevalent impression concerning the gold which might be picked up in the streets and highways of Australia.

All went well for a time; still, monitions

of an approaching storm were not wanting: delayed remittances, failure of dividends, advices stating that the mine was just at present turning out poor stone, but showed excellent indications, or that it was looking splendid, only the water was troublesome or the machinery out of order. At last, however, the crash came: one ill-omened mail brought news of the collapse of the mine, or rather of the company.

With the Careys' reckless expenditure this check was serious; still, there was the station to fall back on, and happy, heedless Frank Carey could not realize poverty. The station had always been the real golden ground, and would prove so again, only he must pull up a little; perhaps he had better go out and see after things himself.

After a while that step became imperative, and Mr. Carey returned to Melbourne, leaving his wife handsomely established in Dublin, near her relatives. He found the station suffering from the absence of its

owner: paddocks "dirty," fences dilapidated, stock poor and in process of diminution; altogether, Ribee Run looked very different from what it had done in his uncle's time. Still, there it was, a good property, too, needing only a few years of prudent management to restore prosperity. Mr. Carey thought of his two little boys (who had been born during the sojourn in Europe), and set to work with a will. He engaged an active overseer, weeded the stock, purchased some famous breeding sheep, lived on the station, and was perhaps happier, on the whole, than he had ever been before. But sad tidings came from home: both his children died, and his wife, in her first frantic agony, called him to her side. Stunned by this unexpected blow, he left by the next mail-steamer. Arriving in Dublin, he found Mrs. Carey's grief much soothed; she wept, indeed, at the mention of her "lost darlings," yet yielded to the entreaties of her friends, and sought relief by mixing occa-

sionally in society, and gradually resumed her former habits. Circumstances, however, compelled Mr. Carey's presence at the station, and his wife reluctantly agreed to return with him.

On her arrival in Melbourne there were reasons why she should not proceed directly to the station, so a house was taken for her at Hawthorn. She could not bear the neighbourhood of her first Victorian residence; the contrast between the peasant cottage she now occupied and the mansion at Toorak being too great. Still, though comparatively small, the Hawthorn establishment cost money, and Mr. Carey, who had already mortgaged a portion of his land to meet liabilities incurred in Europe, now found himself obliged to encumber the remainder of his property.

In the midst of these difficulties young Frank was born. Soon after that event the Hawthorn house was given up, and Mrs. Carey went to reside on the station, under

protest certainly, yet buoyed up with the hope, fully shared by her sanguine husband, of returning prosperity, and reappearance in town after a short period of seclusion. That hope was never realized; the embarrassments on the property proved a continual drain on its resources; want of capital told in a hundred ways.

Perplexed and disheartened out of doors, Mr. Carey found nothing to cheer him within. His wife, even more discontented than himself, became querulous and reproachful; she fell into ill-health, and was often not visible for days together. He took up his abode chiefly in what was called the "office"—a room in a cottage off the house, formerly used as bachelors' barracks when the principal apartments were occupied. Here, ensconced among papers and books, he solaced himself with his pipe and glass, spending the hours in a sort of dreamy torpor, the result of weakness of character and natural indolence, increased by the stupefying effects of drink.

These habits had come by degrees. At first he would retire to the office with the intention of examining accounts. It was necessary "to fortify himself for a kind of work he was not accustomed to;" or he found it lonely there, and "whisky, though a silent, was at any rate a cheerful, companion;" or the hot winds were exhausting: "a man required a stimulant;" or the winter gales were piercing, and penetrated the crannies of the slight wooden building, etc. In fact, reasons were plentiful and excellent, so the whisky bottle became an institution in the office, and Mr. Carey gradually fell more and more under its influence. Not that he became a drunkard, in the ordinary meaning of the word—he was never seen absolutely intoxicated; but, on the other hand, he was never absolutely clear-headed. His brain was in a chronic state of muddle; will, energy, activity, seemed to have forsaken him. Naturally indisposed to exertion, he became at

last unequal to effort, mental or physical, and grew fatter and more indolent each day.

Of course, affairs went from bad to worse. The clip was mortgaged before it was shorn; overdrafts were covered by a lien on the stock; in fact, the downhill pace was rapid.

During these years of shifts and mismanagement, twin girls were born, and Frank grew, as I have said, to be a fine, honest, but bewildered lad. His bewilderment sometimes took the form of gloom. It was with a gloomy look now that he said, "Very well father," and went out of the office.

Whistling in a moody, fitful manner, as if in accompaniment to the dissonance of things in general, the boy strolled up the hill opposite the house. Any one looking at his downcast face would have called it almost repellant; the firm mouth, slightly overhung, gave an air of sternness which was only relieved when the eyes were

lifted; these were deep and earnest, with a peculiar, far-off gaze, as if searching *through* and *beyond*. At present they wore an expression of sad perplexity touching in one so young.

Frank was generally in a state of perplexity. The circumstances which came within range of his experience appeared altogether out of joint. He couldn't make out why things continually went wrong on Ribee Station, why the fences were always getting out of repair, the stock habitually breaking out of paddocks in which they were expected to remain, and making inroads on those which were supposed to be shut up. Then the gates on the run refused to move on hinges, and were usually closed by a spare panel set up against them, supplemented by a gap at the side, through which ingress and egress was commonly effected, in spite of remonstrative heaps of brushwood making a mute but ineffectual pretence of stopping the gap. Flocks,

often scabby, got on the neighbouring runs, exposing their owner to prosecution, fine, and loss.

As a rule, too, Frank observed that the price of wool was sure to rise, and the Ribee clip to be specially good, just when Mr. Carey had forestalled his interest in it for that season. In the house it was much the same. Articles were broken and not mended, worn out and not replaced.

There was a good fattening paddock by the river, and this was the principal source whence ready money was procured. Horses, too, were bred on the station. Once a year there was a grand sale, after which Frank's little sisters were handsomely dressed for a while, and gave themselves airs. He himself got a new suit, and, on some exceptional years, had even been sent to a school in Melbourne, though an excuse was always forthcoming for his non-return after the first vacation.

He was a clever lad, and managed to pick

up knowledge somehow, of a desultory sort. Once Mrs. Carey had a governess who taught the children for a few months. Then there was a tutor, who combined the office of clerk with his tutorship, but that, too, failed.

About four miles from the station a common school had been established. When tired of idleness Frank attended this in the intervals of his Melbourne Academies. The master was a superior man, and took a liking to the lonely lad. This liking was mutual, and Frank was in the habit of leading a horse over to the school in the mornings in order that Mr. Syme, who was lame, might ride home with him in the afternoon. They would take a good gallop on the high table-land above the valley in which the house was situated, and Mr. Syme would return to share Frank's evening meal in the old half-furnished library, which had long been abandoned to the lad.

Here he got lessons in Latin and French from Syme, and general information, which

he readily assimilated. Syme's remarks were suggestive, evoking thoughts and opinions on the pupil's side, teaching him to observe and to draw inferences from his observations.

After a long day spent in trying to impart the most elementary knowledge to thirty or forty Bush-children, whose idea of life was limited to mustering, lambing, and shearing, enlivened by a "spell on the burst" at Christmas, it was a wonderful refreshment to this secluded teacher to sit in the quiet evening talking with Frank, drawing out the mental power, and directing the culture of his young intelligence.

After supper Frank would walk by the side of his friend's horse to the top of the furthest hill, whence Syme could reach his home on foot.

The soft pure air, the glittering stars, the silvery moonlight, the dark waving trees, a thousand scents and sounds of lovely night, attracted to grandest themes, and Syme

would dilate on that sweet mysterious poetry in nature which, penetrating man's secret soul, links it to the Great Spirit who permeates all. The boy's heart would burn within him as his friend spoke of the veiled wonders which surrounded them, of an eloquent Past, of an infinitely glorious Future.

Sometimes the talk would fall on the gallant deeds of heroes, at others on the nobility of quiet self-sacrifice; whatever the theme, high principle and true manliness were always set forward as the one worthy aim.

Frank, leading his friend's horse down the hill on his return, often lost himself in imaginary scenes, anticipative of a highly congenial future, wherein Syme figured as the embodiment of all that was heroic, and he himself had opportunities of showing that he was not an unworthy disciple. Many times these aerial castles were summarily shattered, their builder finding himself in a hole, his equine companion's head

on his shoulder, or foot on his back, the Ribee Run being honey-combed with wombat-holes, a portion of the general dilapidation. Intimate as Frank was with his teacher, he instinctively avoided that subject, feeling that blame attached in a quarter which he shrank from naming, even in his thoughts. On occasion, when wondering why the neighbours' runs looked different, and their owners appeared to have better luck, he would be on the verge of a comparison between them and his father; then Frank pulled himself up resolutely, turning from a personal to a general view of the matter, and deciding that things were not what they ought to be, not at all like what he read in books, which opinion resulted in a return to his normal condition of perplexity. Certainly, Frank had not heard of Mr. Tulliver, but I fancy he would have endorsed that famous social philosopher's mournful statement, "The world was too hard for him."

Now, as he goes up the hill from his father's office, he is pondering these problems, haying all the while a painful impression that the whisky has scented his clothes, for he cannot get rid of the sickening odour.

Suddenly his little dog rushes forward, barking violently.

Frank glances upwards, the gloomy look vanishes, his eyes flash, his countenance lights up, boyish animation in every feature.

"Bow-wow-wow!" shrieks the dog, dancing round a tree and making springs at its trunk. Frank, looking up, meets a pair of sharp eyes darting about among the branches. Johnny Smoker has started a 'possum; the agile little creature scrambles to the topmost bough, gazing down on his enemy with a curious mixture of defiance and terror.

With a boy's natural instinct Frank picks up a stone and dislodges the opossum, who recommences his scramble among the

boughs. The dog's excitement is increased by the presence of an ally, and reaches its height when Frank commences to climb the tree. The opossum, with the courage of desperation, nears the approaching enemy by descending to a lower branch, which bends toward an old stump at the side. Rapid as lightning the small animal traverses the bending branch almost within reach of Frank's hand, and swinging himself on to the dead tree, disappears within the hollow trunk. The commotion has disturbed a family of cockatoos sheltering in a neighbouring blackwood; these swoop out from their leafy home with shrill cries, their white wings and crested heads shining in the sunlight. Frank produces a Shanghai from his pocket, fits a stone to it, and flings it after them. The birds, however, have soared above his reach, and swoop across the hills, screaming defiance. Johnny Smoker has returned to the stump, regarding the hidden opossum as fairer game;

his master, however, turns to descend the hill, and Johnny reluctantly follows, sending from time to time a short bark backwards, warning the enemy that he goes under protest, and by no means yields the victory.

Frank had exceeded the half-hour named by his father: the sun was slanting downwards as he left the summit of the hill, which was the highest point in the amphitheatre of hills surrounding the station; these so closed it in from the outer world that Ribee had gone by the name of the Happy Valley in days of prosperity, when friends were many and hearts light enough for joke and badinage. The cognomen would hardly have been appropriate now; yet Nature smiled unchangingly, and the valley was secluded and beautiful enough to have been the home of an Australian Rasselas. You might have fancied the outside world a thousand miles away; the road leading thither was visible in the far

distance, a brown narrow track, winding through undulating, park-like ground, sprinkled, rather than covered, with timber; only here and there, on swelling knolls, clumps of the feathery wattle, interspersed with the bushy cherry-tree, furnished refreshing shelter from the noonday heat, making an exquisite picture of woodland beauty. The lower table-land, enclosed as paddocks, was still shadowed by its native growth of gums, here more spreading than in the denser forest, preserving the tender green of the spring pasture, as yet unscorched by the sun, whose rays, now darting through the foliage, danced in flickering outline on the grass. Not far from the road, running in the same direction, a creek went gurgling along, like a thread of silver, now sparkling in the sunbeams, anon hidden by overhanging trees, everywhere marking its presence, even when lost to view, by a fresh, luxuriant vegetation. Like most Australian streams,

the Ribee became in summer a succession of ponds or water-holes, as they are familiarly called, connected with each other by a rocky channel. In winter it was a rushing torrent, barring all traffic, and completely isolating the place. Now, in its spring dress, it was a tiny flowing river, bubbling gleefully over the rocky boulders which formed its bed, or running peacefully over the gravelly sweeps, apparently brooding in sombre silence in the deeper holes, where the current was scarce visible; foliage in full blossom, sprinkled snowy flakes of the gum flower, and yellow balls of wattle, along its banks. In the midst of this Peri's Paradise stood the house, which even in town would have been called a good one; here in the Bush it was almost palatial. Mr. Carey's uncle had built it of stone, a very unusual material for a Bush house in those days, wood being generally more convenient and far cheaper. Surrounded by a wide verandah, approached

by a flight of steps tastefully balustraded; a small township of stables, piggeries, poultry yards, stores, offices, and outbuildings covered a large area. Altogether, looking at it from the top of the hill where Frank had been standing, it appeared a first-class establishment, the fitting residence of a wealthy settler. A nearer approach, however, unfortunately dispelled this illusion, discovering evidences of dilapidation and decay: rotten, loose verandah boards, posts tottering in their sockets, ornamental rails and trellis broken, climbing plants spreading wildly, unpruned and uncared for; French windows opening on the verandah, denuded of handles and locks, jammed outwards or inwards, refusing to close or to open; frames warped and bare of paint; the frame of the house-door protruding, to the imminent danger of any impatient visitor who might unwarily venture on a West End knock; but visitors were few at Ribee now, and commonly of the class who

hung up their horses in the stable-yard and walked round to the master's office.

Indoors, things were not quite so bad; the house was too large for the present requirements of the family, and only half of it was really occupied; a condition which lends an appearance of desolation to a residence.

Fronting the house and extending to the creek, which here formed a deep pool, was a well-laid-out but ill-kept garden: flowers grew in wild profusion; weeds, equally luxuriant, encroached upon the gravel sweep, which curved gracefully toward the main entrance. Of the pair of gates only one was serviceable; the other, having a broken hinge, could with difficulty be opened.

On one side of the garden a rustic bridge afforded a means of foot-passage to the opposite bank of the creek. Advantage had been taken of a large gum-tree (now in the centre of the stream, but in summer

growing on a small islet by the edge of the deeper water); the stem leaned considerably; a large notch had been cut in its upper side, affording a flat surface for securing a square block, on which the ends of two smaller trees were placed, and the opposite ends of the trees rested on either side of the bank; the upper surface being smoothed and a hand-rail attached—the whole structure making a rustic bridge which had a pretty aspect of primitive simplicity.

Crossing this, you seemed to arrive in quite another region. The character of the country changed, the level land between the hills and creek on this bank being much narrower, and the hills rising more abruptly. Grassy undulations were here exchanged for masses of broken rock; the ground was thickly strewn with boulders in every variety of position: some standing on end like turrets, others round and smooth; some half-buried in the earth, others balancing on the edge of a ridge.

Frank had a fancy that giants once played at football in this valley, which he and Mr. Syme had named "The Titans' Battle-field." Behind it rose quartz-ranges, white and glistening, forming a fitting background to the Giant's Ridge and the Peri's Valley below.

Gazing on it as he descended the hill, the beauty of the scene penetrated the boy's soul; he forgot his ponderings over the intricacies of Fate, instinctively resting his spirit on the calm loveliness of Nature.

CHAPTER II.

THE Ribee woolshed was visible from the hill which Frank was descending, though it was concealed from the house by one of the wooded knolls which formed a picturesque feature of the landscape: a rough structure, built of the native woods, roofed in with shingles split on the station.

A little below, near the creek, was the sheep-wash, overhung by protruding rocks, among which was an old quarry whence stone for the house had been taken, which might also have proved a source of wealth had the situation been more accessible.

Coming in sight of the office, Frank

perceived his father outside. Mr. Carey had been disturbed by a visitor, and after walking with him to the gate, lingered on the path, waiting for Frank to join him. The latter came up quickly: "Are you ready now, father?"

"Yes, my boy," said Mr. Carey, in a voice less thick than usual.

The lad's sensitive ear detected the unwonted clearness of intonation. It harmonized with his present feelings; after all, things were not so much out of tune. He walked cheerfully along by his father's side towards the sheds.

"That was Peggy's nephew," said Mr. Carey; "he brought me great news, if only it turn out to be all true."

"What was it, father?"

"You remember the further corner of Peggy's selection, running back to the forest, Stony Creek way?"

"Yes, I know."

"Well, Tom says he was doing a day's

fencing for his aunt, with a mate of his, and in boring for posts they came on gravelly alluvial fairly sprinkled with gold. A trial washing showed good; they went down, and bottomed in about five feet on what they believe to be a lead—got half an ounce to the bucket."

"Then there'll be a rush, father," said Frank, in high excitement; adding presently, in a tone of disappointment, "But it's not your land now."

"No," replied Mr. Carey, sighing; "it was a part of my uncle's run; but it went from us long ago. There are several selections besides Peggy's, you know, and part is still open land."

"Does the lead go into Peggy's paddock?" asked Frank.

"They don't know; 'twas outside they were digging, taking in some of her unfenced ground."

"Why did Tom come to you, father?" asked Frank.

"Peggy sent him; they think it will help the run here; they'll keep it dark for a few days, until they mark off their own claims. Our shearing will be finished to-morrow, or next day; don't breathe it, my boy, or we shouldn't have a man left by morning."

"All right, father," said Frank, as they came in sight of the woolshed, which was in the midst of a large yard, opening on one side to a paddock, on the other to the river.

It was pretty late when they came up. Washing was over for the day; but two or three men lounged about the shed. Mr. Carey and his son entered the building. The centre was roomy and of tolerable height. A low lean-to ran along each side, which was railed off into small pens; every pen had two gates, one communicating with the shed, the other with the yard outside; between the pens a passage-way led to the paddock beyond. As the sheep are washed they are driven into the pens, and when

shorn, along the passage-way into the paddock.

Only a few sheep remained in the pens when Mr. Carey came in; about a dozen men occupied the centre of the woolshed, each standing over a sheep, shears in hand. As the animal was rapidly denuded of its fleece, the shearers rolled it dexterously together, throwing it on a heap beside a man who sat at a table at the entrance of a room behind the shed.

After glancing round Mr. Carey walked up to this man, the sorter, or boss, as the shearers called him.

"Almost finished, Graham?" said the master.

"Yes, sir, we'll be done by noon to-morrow, more's the pity. The wool is uncommon fine; wish we had twice as much," and Graham moved aside for Mr. Carey to pass into the room behind, where the fleeces lay in heaps, arranged according to their length and quality.

Mr. Carey handled a few; and as he did so, the squatter instinct roused within him—he stroked the soft silky material lovingly.

“It’s a pleasure to see it so clean,” he remarked to Graham.

“Aye, aye, sir,” returned Graham doubtfully. He was a compound of overseer, manager, boundary rider, and stock man rolled into one; middle-aged now, he had been bred on the station, and groaned over its decadence perhaps more than his master did, working day and night as hands became fewer. He knew that the clip was mortgaged, and that knowledge took away his pleasure in its fineness. “What’s the use?” he would say to himself; “it all goes to them banks. I’ve noticed the wool’s finer and the price higher ever since the master bartered away his rights in it.”

Graham shrank from blaming the master in his secret thoughts or to other people, though he ventured on a remonstrance often to him personally.

Mr. Carey perceived something of what was passing in the overseer’s mind; he laid down the wool in his apologetic manner, and moved away.

Presently he returned. “I want to speak to you Graham, to-night; come up to the office after supper,” he said.

“To-night, sir?” inquired Graham, surprised, for Mr. Carey never transacted business in the evening.

“Yes, to-night,” said the master shortly.

Graham looked up; it was the old tone and manner which he remembered well, not the shifty apologetic one of later years; “Very well, sir,” he answered respectfully.

Frank had lingered about the yards, talking to one and another of the men. Some were acquaintances of long standing, who came every year to the station at shearing time—expert shearers, welcome wherever they went; others were vagrant swagmen, who roamed the country in fine weather, doing a little work, getting rations

free where they worked, or by begging when travelling. They returned to Melbourne, when the season waned, to go on the spree while such money as they had lasted, afterwards loafing about the town, or (if old or sick) taking a turn in the Benevolent Asylum or Immigrants' Home until fine weather tempted them to the country again. Now all were strolling towards the huts, where the cook was seen dishing supper. Mr. Carey and his son returned to the house.

The gold discovery was not long a secret. Cockatoos (as small farmers are called), selectors, station hands, all heard of it; the news spread quickly. Floating companies of ubiquitous diggers, who seem to scent gold from afar, and are continually moving from rush to rush, crowded thither; regular miners abandoned poor claims or worked-out fields and flocked to Stony Creek; Chinamen followed in their wake. Storekeepers from the nearer townships arrived;

the far-sighted ones, who intended to *keep* the gold, set up shanties, where those who *dug* it might easily get rid of it. That year the spring had been late and wet: many parts of the country were flooded in September and October; bridges were carried away, and travelling made more difficult than usual. The roads about Ribee, never good until after Christmas, were this season impassable, which was a gain to the near storekeepers, keeping competition from the market suddenly opened at Stony Creek. Mr. Carey shared in this good fortune.

The Ribee had the advantage of varied natural features. In dry weather the low-lying shaded paddocks by the river's banks retained moisture when more exposed parts were scorched; in wet weather, when these were flooded, the enclosures on the table land, sheltered by clumps of she-oaks, afforded pasturage; so the stock, diminished as it was, usually kept in fair condition.

On this, indeed, the family mainly depended for ready money. Before Christmas a number of beasts were drafted off to a distant market; this year, though not quite ready, they found a market close at hand. Graham made strenuous efforts to meet the demand; Mr. Carey exerted himself too. Cattle in finest condition were picked out first, others placed in fattening paddocks; sheep driven in from the run; and the hungry thousands at Stony Creek well supplied.

Unfortunately, Mr. Carey received an injury one day when assisting at muster. Not being so agile as he used to be, he was knocked down by a bullock, and, though uninjured, was a good deal shaken by the fall, and confined to his room for some weeks. This was a double calamity, because it threw him back on his old habits, from which he had been temporarily aroused by the excitement and hope which the rush had brought.

But we have forestalled events. It was only a few days after their visit to the woolshed that Mr. Carey and Frank rode up to Stony Creek. At that time the discovery was scarce a week old; yet five hundred diggers were already on the ground. It was a curious sight: a long narrow glade in the forest, hastily denuded of trees; along this a row of holes, sunk almost in a straight line towards a cleared, enclosed paddock; thick forest undulating upwards on all sides, closed in on the west by a line of high rounded hills; on the south the country sloped down to the creek, whose opposite bank rose again in graduated ridges towards a chain of conical mountains, bounding the horizon with their turreted summits. Edging the cleared strip were tents, shanties, and mia-mias, affording shelter to the diggers. Sinking was going on at various depths. The lead, an ancient river-bed or gutter, between mud banks, was about three feet wide, showing gold freely;

it ran in a straight line about three hundred yards, dipping in that distance from five to fifty feet. Just outside Peggy's paddock the lead was lost, and holes had been sunk in different directions to find which way it went. Within the paddock the ground was marked off into a number of claims, by which men stood, each shepherding his own claim.

Peggy had been a servant of Mrs. Carey's; unmarried and very independent, having saved money, she retired from service and took up this ground, living on it alone, and keeping cows, goats, pigs, and poultry. Being on the outskirts of the forest she had plenty of free commonage. It was amusing now to see this lady's importance: umbrella in hand, she marched about her property, followed by a train of diggers, apportioning their claims and receiving the fees chargeable thereon; these ranged from ten to thirty shillings—ten being the minimum for unbroken ground,

thirty for one claim when broken. Bargains were being driven with great animation as Mr. Carey and Frank rode up; a large portion of the paddock was marked out but not yet broken, it being expected that the lead would come that way; but as the holes adjacent were not yet bottomed, insiders waited till the result of that process should be known. Meantime, each man (and his mate) shepherded his claim, pick in hand, scraping the surface during one hour of every day, a form necessary for the maintenance of possession. The hour before noon was usually chosen. It was twelve o'clock when Mr. Carey arrived; the shepherds were crowding out from the paddock, having done duty by their claims for that day. Some resided in the neighbourhood and were going home to dinner; others, who had come from a distance, patronized the shanties.

On the open grounds whys and pulleys were already in use for the deeper holes;

from many of these workers might be seen emerging to the surface, ready for the noon-day meal. Parties of acquaintances group together to discuss their prospects while refreshing themselves: felled trees, pieces of timber, boughs loosely thrown on heaped-up earth, serve as seats; they share the loaf and piece of meat, drinking from a common billy. Others gather round the counter of an eating-house, extemporized from old cases, and, more exclusive, take their meat on tin dishes, indulging in the luxury of cups or glasses. Here are men of all ages, from the lad of twelve years to the old man of three-score: some of the faces are excited and eager, others stolid and quiet; some lazy and sensual, others keen and watchful. The vagabond, the drunkard, the industrious, are here represented; that mixture of indolence and independence which is characteristic of the regular digger was very apparent. Sounds of revelry or of quarrel issued promis-

cuously from behind the calico divisions of grog-tents.

Peggy leant on her fence, in this cleared island of the forest, eyeing the scene with the air of a Miss Crusoe, "monarch of all she surveyed."

"Well, Peggy," said Mr. Carey, "how does fame agree with you? you've a fine chance now, at any rate!" (It had been one of Peggy's grievances, in her days of service, that she had no opportunity of distinguishing herself.)

"'Deed, sir, it's rale hard for a lone woman to manage all them diggers. I've got Tom a-stopping here with his gun; otherwise I expect they'd rush me and all."

"They seem sober, though, Peggy."

"Weel, yes, on the whole; leastways, by day; nights is the worst, 'specially with the boys and the Johns. I hear more of them's coming; if so, our folk won't stand it, and there'll be a fight. John Chinaman will have to run for it."

"I'll see about sending up some police," said Mr. Carey; "but what are the real finds here as yet?"

"It's bound to be a safe rush, sir. Keys and his party washed out a twenty-four ounce nugget yesterday. Some get near an ounce to the tub; the poorest wash we've had gave a quarter of an ounce."

"Has the surveyor been up?" asked Mr. Carey.

"Yes, he had a job to get through the Bush, though," said Peggy; "his gig bogged down at the lower creek, and he came on riding one of his horses, plunging to the shoulder now and again. Covered with mud, they was, both of them; the roads *is* bad this year, and no mistake."

Graham and Tom came up. "We've settled about sending over the first lot, sir," said Graham; "this will be a good rush for a year or so."

"You think that?" asked Mr. Carey, facing both men.

"The surveyor says it's likely a continuation of the Sulky Gulley Lead, which was lost ten years ago; you recollect, sir?" said Tom.

"Aye, aye; where's the dip?"

"Yonder, under the basalt, they think," said Graham, pointing southward.

"Make the best arrangements you can, Graham," said Mr. Carey; "Ribee may do a turn yet; we'll push for it, any way. Don't get married, Peggy, whatever you do, or your glory will soon melt away," he added, turning homewards.

"Hoot, sir, I know better than that!" cried Peggy, raising a laugh among the men near.

Frank was immensely interested in the rush; while his father talked, he had wandered about by himself, inspecting the holes, making inquiries of the diggers, even carrying curiosity so far as to descend in a bucket and personally watch the bottoming of a claim belonging to a man he knew.

"Father, what do you think," said he, as they rode homewards. "Brown got a nugget weighing four pounds last Saturday. He buried it in his garden, on the farm; now it's gone. His wife and his mate saw him do it, but it's gone."

"I expect he's missed the spot, Frank. Don't you recollect a man did the same thing at Sulky Gulley rush?—perhaps you were too young then to remember, though; but he went and hung himself because he couldn't find it. The police soon dug it up when they searched the place."

"Brown says he's sure it is gone, but he doesn't seem like hanging himself. He thinks there's plenty more where that came from."

"Then Brown's a lucky fellow!" said Mr. Carey.

"Yes," said Frank; "I shouldn't mind being a digger."

"Always supposing you fell on a rich claim, Frank."

"Well, yes, it must be vexing to dig and dig, week after week, and get nothing."

"Which a great many do," said his father, "only you may say year after year."

They had been riding round by a small out-station to look at some cattle which Mr. Carey thought might be fat enough to commence with at Stony Creek. Coming round to the top of the rise, they glanced back across the Bush in the direction of the new diggings before descending to Ribee Valley. Light smoke curled gracefully upwards in the calm evening air, marking the spot invaded by man in the midst of the dense forest. The gorgeous colours of an Australian sunset piled masses of violet and gold above the crimson horizon in the west, bathing the tops of the dark trees in its reflected radiance. A great mountain-range just caught the rays of the sinking sun: bars of gold, lightly veiled by violet clouds, seemed to rest on their tops, whence two giant arms of pink spread

abroad, stretching across the sky, with a delicate curve of pale blue lying between them. Frank looked, and, pointing to the rose-coloured arms, almost enclosing the aerial blue, called Mr. Carey's attention to it. "Isn't that like a lovely little bay," said he, "land-locked by a beach of red sand?"

"Perhaps," said his father; "but I'm too hungry to be fanciful; let's get home, Frank."

So they walked their horses down the steep descent, trotting whenever it was possible. Mr. Carey was tired; Frank led away his horse when they reached the house, and exchanging it for the one which usually carried Mr. Syme, set off to the school, at full gallop, to fetch his friend. That night they had a grand talk: Frank full of the new diggings and of his own fancies; Mr. Syme entering with enthusiasm into the latter, philosophizing on the absolute value of the precious metal, the effect on human characters of a lifetime spent in

searching for it, as exemplified in the genus digger; the curiously opposite effect of a lifetime spent in accumulating it, as illustrated by the miser; his own experience of its use and uselessness, etc.

The lad listened and questioned and put forward his experience also, which *he*, at least, regarded as worth something, since he had actually been on the diggings and conversed with a man who didn't think much of a nugget worth a couple of hundred pounds.

These talks were of more value in forming the boy's character than either he or Mr. Syme guessed at that time. In after life Frank often recalled them, and gratefully acknowledged that he owed much to this secluded Bush schoolmaster.

The Stony Creek rush procured advantages for Frank more lasting than any he had before enjoyed.

Mr. Carey had no competitor in that market for some time, and when the roads

were again passable, his stock still commanded a good price.

The field turned out to be exceedingly rich, but not permanent, the gold being alluvial, and spread over a large area of ground.

During the period of its prosperity Mr. Carey made money, and managed to clear off the more pressing encumbrances on his property. Plenty remained however, and became pressing in their turn; still, the impetus given enabled him to carry on for some years.

Frank was sent to a public school in Melbourne, and a governess was procured for the two girls.

CHAPTER III.

IN the usual routine of study Frank found himself greatly behind boys of his own age; indeed, he knew, from his former brief sojourns at school, that it would be so. In one respect, however, he was at an advantage in comparison with the ordinary run of colonial schoolboys: he had been taught to think; his knowledge, such as it was, consisted of facts, not of words—of ideas, rather than the received formula of expression. Having a good memory and a quick perception, he soon fell into routine, and began to make up for lost time. Fortunately, he was under a master who took genuine pleasure in developing the mind

of a clever pupil; besides this, Frank Carey was spurred on by the conviction that his chance of getting the education common to his class of society might at any moment come to an end.

His parents sunned themselves in the return of a temporary prosperity, or, more correctly, a freedom from immediate anxiety, and shut their eyes to dark clouds looming on the horizon of the future.

It cannot indeed be said that Frank anticipated, in any definite manner, the time when Stony Creek would be worked out, and that channel of prosperity dried up; but his short experience of life impressed him with the notion that scant cash was its normal condition, sufficiency altogether exceptional. Not that he dwelt on this, or thought much about it, yet the feeling spurred him to make the most of his present opportunity. He worked hard and played hard—studying, working his way to the higher forms, cricketering, boating,

fighting on occasion, taking a leading part in challenge matches with other schools, foremost in declamation and reciting on speech days, labouring early and late at a prize essay, throwing all his energy into rowing on Saturdays, in preparation for a boat race with a rival club.

So his school life passed during three years. He had some trouble indeed at the end of his first year, in this wise: Mrs. Carey, grown tired of a governess, discovered that a tutor would be better for Fanny and Lucy; she proposed that a good tutor should be engaged, and that Frank should return home.

Mr. Carey, who since Frank's departure had found the whisky-bottle more companionable than ever, never opposed his wife; so when the boy came home for his holidays, he heard that he was expected to remain.

School experience had opened his eyes to many things; living among numbers, and

associating daily with men of culture and knowledge of the world, he got a glimpse of what life was like. Hearing head-boys anticipating their entrance on the busy scene, observing masters and others with whom he came in contact pushing for a place in the world, ambition, hitherto dormant in Frank's breast, stirred; he resolved that he, too, would climb the ladder to position and fame. He felt that at school he had his foot on the first rung, and determined to hold to it as long as possible.

For the first time in his life he opposed the wishes of his parents. He began with his mother, whose plans concerning the tutor involved a visit to town in search of him. At first she put aside his objections as of no account; but when she perceived that the lad was firm, reproached him for his ingratitude and want of filial affection.

"Mother," said he, "it's nothing to do with loving you, or home affection, as you call it. I love my home as other boys love

their homes; but other boys go to school all the same, so must I."

"You can be taught at home, sir," replied Mrs. Carey, "and keep your poor sisters. Are they always to be neglected, in order that your fancy for town may be gratified?"

"They needn't be neglected, mother, and it's nothing to do with town. I must go to school."

"You shall not, sir; let me hear no more of this folly."

Frank got very red and bit his lips. Presently the gloomy look, so rare at school, overspread his face, and he turned to leave the room.

Mrs. Carey burst into tears; he came back and tried to coax her. She insisted on his promise to accept the tutor arrangement. Finding he would not give it, she grew angry again, thrust him away, bidding him not enter her presence until he had learned to respect her wishes.

Frank sought his father, having decided

that he must get this matter settled at once.

"Father," said he, "I want to go back next term. Mother's talking of a tutor. I thought you preferred public schools."

"So I do, my boy; but your mother thinks it best for the girls. We must consider them, you know."

"Of course; but why can't they have a governess, like other girls?"

"Your mother considers a tutor will be best."

"Very well, let them have a tutor; but don't put me on too, father."

"A tutor is expensive, Frank. I'm not made of money."

"Can't you afford to keep me at school, sir?"

"At present I can afford it, Frank; but there are the girls."

"Father, I hope you won't sacrifice me; it will do my sisters no good; indeed, it will be bad in the end for all of us."

"I don't know you to-day, Frank; you're not accustomed to make such a disturbance," cried Mr. Carey, pettishly.

"Look here, father; I'm getting on at school—at least, I've got a start. Why can't I keep it? at any rate, while you can afford it. Besides, there'll be a scholarship falling in soon. Young Robey won it last; when his time's up I'll try for it. You'd have little expense then."

"A sort of sizar, I suppose; we never thought much of them at Cambridge," replied Mr. Carey, his contemptuous university air ridiculously out of keeping with his present seedy appearance and surroundings.

Frank was too eager in carrying his point to notice this; he seized on his father's allusion to his own college days as an opening of sympathy between them.

"You're a university man yourself, sir; you can't want to educate me here in the Bush with a couple of girls," said he, with a boyish air of superiority.

"I don't know that college did me much good," replied Mr. Carey gloomily.

"And yet I've heard you say you wished you could send me to college."

Mr. Carey made no reply.

"Father," said Frank, resolved to carry his point, "I've been working hard; is it all to go for nothing? Promise you'll send me back. In two years I shall pass the matric.; studying at home, I shall never pass either examination."

"What's the use of matriculating, when you can't go through the university?"

"There's hardly a post to be had now without passing the 'Civil Service' at least; so all our fellows say."

"What is the 'Civil Service' to you, boy? You'll go on a station—there's nothing else for you to do."

"All the same father, let me have a public-school education first."

"Let it alone, Frank; don't oppose your mother: let's have quietness."

Mr. Carey had grown tired of the discussion. He looked wearily at his easy-chair, newspaper, and glass. In the excitement of conversation he had risen; now he made a movement to return.

Frank laid his hand on his father's arm. "Come, father, it's only the one effort. You say you can afford it; promise me—it will be better for us all."

At that moment Mrs. Carey entered the office. Her visits there were of the rarest; consequently her appearance at the present juncture alarmed her husband.

"My dear," said he, "what is the matter?—it's not often you honour my room." He smiled nervously and handed her a chair, standing so as to hide the table and its furnishing.

"The place is not fit for a Christian, not to speak of a lady," said Mrs. Carey, sniffing the air significantly, and looking, as Mr. Carey felt, right through him, to fix her eye on the whisky-bottle; "however,

it's all of a piece with what I've had to put up with since I married; no one considers *me*; *my* wishes are of no account."

"I'm sure your wishes are always the first consideration, my dear," said the husband.

"My wishes, indeed. As I've said a hundred times, Mr. Carey, I'd rather be dead, in my grave, than tombed up here alive, as I've been all these years. To think of your having brought me to this—you, who know what my bringing-up was—what I had a right to expect!"

"We've been unfortunate, Lucy, but it's no use dwelling on the past."

"It's the *present* I've come to speak of, if it's any use *my* speaking," retorted she angrily. "As if I had not enough to bear—there's your boy setting himself in opposition to me. *He* knows, forsooth, what is best for his sisters, poor things, who have only their mother to care for them, while their father sits boozing and smoking all the day long."

Frank coloured painfully; Mr. Carey winced. "You're angry, Lucy," he said, "and don't know what you're saying. No one forgets the girls. I was just reminding Frank that he should consider your wishes."

"*Reminding* Frank," repeated Mrs. Carey, mimicking his uncertain tone and thick speech; "why don't you insist? Are you going to stand by and see your wife defied to her face by an upstart boy?"

"Mother, I don't defy you!"—"Frank has not defied you!" burst from father and son simultaneously; but Mrs. Carey's anger was greatly increased by perceiving, as she imagined, a sort of accord between them. She went on, raising her voice, in a tone of passion quite unusual with her—

"You're in league against me. It's you who are at the bottom of the boy's impudence—a mean-spirited coward, setting a child to do your dirty work!"

"Leave the room, Frank!" thundered Mr. Carey, his voice not thick, and his

lethargy for the moment shaken off, as he stood erect, pointing to the door.

"Coming out in a new character!" cried Mrs. Carey satirically; "exchanging the maudlin for the brutal! But Frank shall not go," she continued, violently placing herself before the door; "he shall promise to submit." Then, suddenly breaking down, she began to sob. "You want to break my heart, and the poor children will be left to the mercy of a drunkard."

"Don't mother!" cried Frank.

"Leave the room, sir!" said his father sternly, taking his wife by the arm.

She flung herself against the table, sobbing violently, and the sound of her sobs rang in Frank's ears, mingling with the recollection of that look of despairing rage which had temporarily changed the whole expression of his father's face.

The lad went moodily up the hill, and sat down by the old trunk in which the opossum had taken refuge the year before.

He wondered whether the permission he had fought for was worth the battle; whether it would not be better to give in and let things take their chance. At any rate, his father would not trouble, and his mother would be satisfied. "Would she, though?" thought Frank. He never remembered the time when she had been; but he had not known her in her bright days. As he sat and pondered, it seemed to him that there was no brightness in the world. The spirit evoked by the stir of school life died away; he still heard his mother's sobs and saw his father's look. Why should he struggle upwards? what was the use of it all? He would go down and tender submission.

Suddenly he became conscious of a large ant-hill close by, on which his eyes had been fixed, though he had not seen it. The proximity was dangerous; but being a little in the shade, and the ants very busy, he had as yet escaped their notice. Now he perceived some approaching him, and raising

himself on to a protruding fork of the old stump, he mechanically watched their proceedings. Johnny Smoker, who, respecting his master's serious mood, had been lying quietly near, rose when Frank moved and commenced sniffing about, disturbing a big ant hurrying homeward with a prize. She dropped her load, turning aside to avoid the dog; but, watching her opportunity, returned and seized her prize so soon as the way was open, and proceeded on her journey. Presently the restless dog again appeared, the frightened insect once more dropped her burden to escape him, still pertinaciously waiting a chance of resuming it. So a second and a third time, progressing a little on each occasion.

At her fourth attempt Frank called off the dog. "Get out of the way, Johnny Smoker," cried he; "thou relentless fate, conquered by the persistence of a tiny insect." His imagination discerned the parable enacted before him; the hint it

conveyed was not lost. He rose up and went down the hill, serious and uncomfortable, but resolved.

After this Mrs. Carey was not visible for some time; she took to her bed, a usual resource when circumstances were more than commonly contrary. Her indisposition was, however, alleviated by an arrangement Mr. Carey made for her to accompany Frank on his return to town, remain a few weeks, and engage a tutor or governess according to her fancy.

In a few brief words Mr. Carey told Frank he meant to continue him at school for the present, but he never alluded to the scene in the office. The boy felt wistful, indifferent to his victory, and half inclined to suggest remaining.

When the day came for his departure he could not conceal his depression. "I wish you were coming, father," said he, as he took the reins; he was to drive his mother part way to the junction of the main road, where they would meet the coach.

Mr. Carey was putting his wife into the buggy. "All right, my boy," said he cheerfully. "I shall be looking in on you before long; I can't leave just now."

"I hope you will, father." The horses were impatient to be off, yet Frank lingered.

"Take care of your mother," said Mr. Carey.

"Good-bye, father." And they dashed off, Mr. Carey watching them as they bowled along the river bank, until lost to sight behind the hill.

He drew his hands across his eyes, murmuring, "God bless the lad, and give him a happier life than mine has been! God bless her, too!" he added after a pause; "she's had a deal to unsettle her. Poor Lucy!"

"Master Frank drives like a Carey," cried Graham, coming up at the moment, "and the missus looks quite young and handsome by his side. I met them by the huts, sir, and for all the world, it brought to mind

the day you drove her round that same bend when she first came to see the station. 'Twas a four-in-hand then, though, and the harness—it wasn't patched then."

"Times are changed, Graham," said Carey sadly.

"I fancy Master Frank will change them back again, sir, please God!" replied the overseer.

Mr. Carey retired to his office, really intending to work at a schedule classifying a mob of horses that he was going to send to an up-country market. But somehow the office was cold; he felt lonely; he could not get on without his familiar companion, and so it came about that evening found the list incomplete. The mob had to be detained, time lost, the market risked, according to the usual fashion at Ribee.

On succeeding vacations Frank had no more trouble about returning to school, and kept steadily at it until he was seventeen, an advanced age for a colonial schoolboy,

but rendered necessary in this case by early neglect.

During these years he made many acquaintances and some friends, chiefly in the families of his schoolmates, many of whose parents had known Mr. Carey in his prosperous days, and recollected the meteor-like brilliancy with which he and his bride had flashed across Melbourne society in the first years of their married life. With some Mr. Carey's business relations had extended later. Mr. Mayne, manager of one of the principal Australian banks, was one of these. The bank itself had been connected with Ribee Station from the beginning, Mr. Carey's uncle having been chiefly instrumental in establishing the Melbourne branch. Transactions with the Carey family were traditional here, as traditions count in the colonies. Point after point had been stretched in favour of the old customer, and accommodation granted much beyond the ordinary

limits; but at last the bank was forced to put on the screw, and a portion of Mr. Carey's property, or what it represented in cash, closed its transactions with that family.

When the Stony Creek rush "*broke out*," and ready money became a little more plentiful, Mr. Carey opened an account with one of the younger banks, less stringent in the matter of overdrafts, and more pushing in bidding for new customers. Mr. Mayne, the manager of the old bank, had always cherished a grateful sense of obligation to the original owner of Ribee, to whom he had brought letters of introduction when he came to the colony, a very young man, with good brains and education, but slender means. His first months of colonial life were spent at the station, and when the then Mr. Carey perceived that he had neither the tastes nor the physique suitable to the Bush, he got him well placed in the Sidney branch of the bank, whence,

in course of years, he was removed to Melbourne as general manager. Mr. Mayne was genuinely glad to show kindness to Frank, at first for the sake of his family; but he soon came to entertain a real regard for the lad, in whom he recognized that honesty of purpose, high principle, and force of character, which was the secret of the influence Frank exercised over boys his seniors in age and position.

Frank generally spent his monthly Saturdays at the Maynes'. Mrs. Mayne, a lady-like gentlewoman, niece of a former governor of New South Wales, recollected Colonel Lismorr and his handsome daughter who had married young Mr. Carey; so at the Maynes' Frank felt quite as among friends. They were a large family, living in a good house at South Yarra, and holding a prominent place in the best Melbourne circles. With them Frank had the opportunity of seeing more society than often falls to the lot of schoolboys from the country.

During these years Mrs. Carey came to town at intervals, reviving, in some degree, former acquaintanceships. On one occasion her visit happened while Mrs. Mayne and her daughters were absent from home. Mr. Mayne, very busy just then, placed his wife's portion of an opera-box at Mrs. Carey's disposal. It was a proud day for Frank when he escorted his mother thither. It was long since she had entered a place of amusement. Her spirits rose as she glanced round the elegantly ornamented, well-lit building, fairly filled with a brilliant company. The handsome stage costumes, splendid *mise en scène*, and volume of melodious sounds, all combined to gratify her taste and bring the flush of excitement to her cheek. She looked her best, delighted at being once more in her natural element, and holding a place in the gay world. Some of the animation which had been a chief charm of her youth returned. Frank was surprised at

the liveliness of her conversation with friends who entered their box, with whom she bandied witty rejoinder and sparkling repartee, in that rich refined brogue which comes so gracefully from the Dublin-reared gentlewoman. Frank began to comprehend why his father dwelt so much on her privations, why his attitude towards her was always one of apology. Pleasure brought Mrs. Carey's latent good-nature to the surface.

"I wish your father had been here, Frank," said she, as they were leaving the opera-house; "it would do him good to be roused a little."

"Yes, mother, I wish so too," replied the boy. "There's not much to be done at the station."

"Oh, don't speak of the station. I hate the very word!" said Mrs. Carey.

Frank was silent. Presently, however, he said, "I hope we may all get to town some day."

Indeed, this hope got too great a hold on Frank sometimes. He had to keep a strong check on himself, lest in his hurry for the *end* he had in view, the *means* to it should be neglected or become distasteful. He had begun to build castles about the great things he meant to do in the university, working his way to fame, name, and money as a barrister (which was the profession on which his heart was set), and bringing his family to live in town, where his father would not have a dismal office looking out on the lonely Bush, but a busy town life among old acquaintances, whose friendly companionship might banish the silent companion whose obnoxious presence now polluted the office. But Frank knew that years must elapse ere this dream could be realized; he held it, therefore, sternly in check, as so many of us have to hold in our galloping imaginations, that sober, patient labour may plod towards the goal.

Each time that he had been home of late he perceived that affairs were going from bad to worse. The Stony Creek gold-field was worked out. Only a few of the least reputable diggers remained, washing and re-washing the old stuff, spending the little gold they got in drink; so the market there was closed.

During the period of temporary prosperity, nothing had been actually done to improve the station or permanently to relieve embarrassments; things were fast falling back into their original condition of debt and difficulty. Bank managers know everything; so, I suppose, Mr. Mayne knew how matters were going at Ribee. When Frank passed his Civil Service and matriculation examinations with credit, that gentleman had an interview with the head master of the grammar-school, who soon after sent for Frank. "Of course, Carey," said he, "we know you mean to go on reading, and enter next term at the uni-

versity; you've a fair career before you. I've no doubt about your degree, but meantime is the question, as your people are so far away. You'd do better here than in a boarding-house; I've a proposal to make which you can talk over with your father. I'll find you work that shall not interfere with your attendance at lectures or private readings: many a man, at the top of the tree now, worked his way through the university taking pupils. You're full young to do that on your own account, unless your home were in town. Make your home here; I'll find pupils for you."

The master pretended to busy himself with some papers on his table, in order that Frank might not think he had observed his changing colour and quivering lip. It was as much as the lad could do to subdue his emotion; this offer so exactly met his necessity. Day and night he had been striving to devise means for keeping his terms. He feared his father was unable

to furnish them; he had not ventured to speak to him on the subject. He could not see his way, only he resolved that he would go up somehow. Now all difficulty vanished. His course was clear; an independent course, too, that would cost his poor father no sacrifice. His heart swelled; he could hardly get out, "Thank you, sir."

"Very well, Carey; we understand each other, then, your father consenting," responded the master, without looking up.

Frank stood a minute; then he made a grand effort: "I can't say how much I feel your kindness, sir; but I *do* feel it."

"Tut, tut, boy; you'll pay me," said the master. "Now go; and a pleasant holiday to you." He put out his hand; Frank's grasp was more eloquent than words.

CHAPTER IV.

FRANK CAREY went home that Christmas with a light heart. His path in life was opening; obstacles were removed. It was an omen for good; even the difficulties at Ribee did not depress him. The three years of study yet lying before him appeared nothing; imagination readily overleaped them, showing a bright future. Mr. Carey was always roused by his son's society; the lad's high spirits shone like a gleam of sunshine through the cloud of despondency which enveloped Ribee. Frank coaxed his father to go out riding, or drove him about the run. And Mr. Carey, though he disliked the arrangement for his son's living

at school, had not the means to make a better, nor the heart to forbid that proposed; so the subject was tacitly avoided, after the one explanation had been made, and Frank spent a pleasanter vacation than had been usual of late.

Returning to town early in February, he entered on his duties at the grammar-school, and went up to the university at the beginning of the term, determined on hard work.

That year was the happiest Frank had yet known. His daily walks to the university stirred his spirits with an agreeable excitement, and kept his body in health. The regularity of school routine afforded him ample time for study. His own duties as under-tutor furnished mental change, bringing him into contact with other minds. Saturday and Sunday he often spent with the Maynes, finding in their social circle a relaxation which tended to refine his taste and give polish to his manners. That year

was a real gain to him in many ways. The next long vacation he passed at the school, his duties there in part requiring his stay; though, truth to tell, he felt it a relief to avoid Ribee just then. As yet he was unable to improve matters there, and he shrank from the observation of perplexity and wrong which he was powerless to help. A good deal of his spare time was spent on the river, rowing being a favourite exercise with him.

After the vacation he went up to keep his second term at the university; but before many weeks sad news came from Ribee. His father was stricken down by apoplexy; it was doubtful if he would live until Frank could reach home. Of course, he set out immediately, arriving a few minutes after his father had expired.

The blow was terrible; as heavy as it was sudden. And Frank had been glad of an excuse for absenting himself on this last Christmas! How keenly his heart smote

him for that now! How strangely forgotten incidents of his childhood now rose to his memory, in all of which his father figured as chief playmate and friend! His sanguine anticipations of the future scarce recurred to him during that wretched journey, busy with the past, impatient of any present delay; at one moment sunk into a despairing apathy; the next, spurred into excitement by the idea that something might be done to stave off this horrible calamity, if he were only at hand to suggest; urging haste, yet feeling through all a dread foreboding of its uselessness. The weary distance was at length traversed, and Frank reached the familiar home. At first glance he became conscious of an intangible but impressive something that chilled hope and struck terror to his soul. The house wore that hushed, solemn air which pervades the very building wherein the Silent Presence lies. How far off and unreal everything seemed! Frank went into the house

shivering, expecting he scarce knew what, oppressed as with the nightmare of a frightful dream.

He found his mother overpowered with the violence of her grief, which burst forth afresh at the sight of Frank, and was the first thing that roused him to a sense of reality in what had happened. Then came thought, an attempt to grasp the position; he made his way into the shaded room, gazed on the still form lying there, pressed his lips against the white face. "Father, father!" it was all he could say. The endearing appellation of years gathered into itself love and trust, deep anguish, deprecating entreaty; his heart was full of the one name on which he had never before called in vain. Now, the beloved face was irresponsive to his touch; his cry sounded in his own ears a ghastly mockery, but it broke the spell of unreality. He flung himself by the bedside, weeping bitterly. Here Mr. Syme found him, and after

awhile prevailed on him to come away. Mrs. Carey had retired to her room, worn out with grief. Mr. Syme coaxed the lad to eat and rest in the library, waiting on him, and watching his every movement, as a mother watches her stricken child—not leaving until Frank went to bed, in order, as he thought, to get rid of friendly importunity. It was impossible that he should sleep; he would rise, so soon as he was alone, and spend the night in his father's room. However, much to his own surprise, he slept soundly.

Who does not know the misery of awakening on such a morrow?—the pressure of the chill heavy hand that seems to hold the heart in its icy grasp, the preternatural weight on the spirits, the bodily tremors, the general sense of wretchedness which comes with returning consciousness, even before memory awakes to add her sad burden? Frank experienced it all, and the experience of that day left an indelible mark on his character.

The clergyman who superintended that wide district came to Ribee; he was occupied with Mrs. Carey. Friendly neighbours were engaged in making necessary preparations for the funeral, which must take place next day.

The gloomy week of suspended life in the English house of mourning cannot be indulged in Australia; on the third day, at latest, we lay our loved ones in their quiet resting-places, turning back to our empty homes, *then* most truly to know the blank left there. Frank felt this very keenly as he turned homeward from the solitary Bush cemetery, leaving his father to sleep peacefully beneath the shade of she-oak and wattle. So soon as he could leave his mother he plunged into the forest, determined to try and think out what had happened, to make another effort to grasp its reality. Instinctively he sought to fix his mind on some definite point which might tend to action, as a relief from the

blank desolation that oppressed him. He had never before been brought face to face with death; he could not penetrate beyond, he could not reason upon it; he could only feel the gloom, and mystery, and awe that hung like a pall over his young spirit. He took refuge in physical exercise, and set off at a brisk pace, baring his head to the fresh breeze, which came through the boughs laden with aromatic odours. For some minutes he thought of nothing, but walked quickly forward, possessed entirely by the sensation of free movement.

Soon, however, memory re-asserted her power, here especially associated with objects connected with him who had been his companion in many a forest ramble. His father was gone—the friend on whom he had leaned ever since he could remember; the still white face again rose before him, as he had last seen it in its narrow bed. Details unobserved at the time stood out minutely now: the appearance of the coffin

sprinkled with earth from the clergyman's hands, a clod of which lay heavily on a delicate white flower in the wreath his sisters had placed there; and then that harrowing sight which had caught his eyes as he turned to look back after the carriage had passed through the cemetery gates and attendants had commenced to fill in the grave.

The lad shuddered. The fresh air had lost its charm; his elastic step became slow and heavy, an even beat to the dissonant wail within. Was this the end of all? What was the use of life? Why strive and labour for a place in it, when the end came so soon, so irretrievably? With the impatience of youth, Frank overleaped the present and saw himself lying by his father's side; the young blood still coursed in his veins, but ambition, hope, interest, seemed dead. Then he began to think of his mother; what was to become of her? Unacquainted with particulars relating to his

father's embarrassments, he was yet well aware of their existence. The lawyer was to come to-morrow; then he would try to understand their actual position, and to face the future. His instinct of contending with difficulties furnished the needed stimulus; he turned homewards.

In sight of the house sadness again filled his heart—the image of the dead was so closely associated with the only home Frank had ever known him to inhabit; it brought now to the surface an uneasy undercurrent of feeling which he would not face and could not throw off.

Syme had, however, detected its existence. He came to meet Frank. "Won't you go to the top of the hill with me once more?" he said. They turned together, Frank walking by the side of his friend's horse as of yore.

"I shan't come over to-morrow," said Syme; "Mr. Grove will be with you for the next few days, I expect."

"Some days?—will it take so long as that to understand affairs?" asked Frank.

"You know they're likely to be complicated. This has been sudden; but you'll find it best to have it out square. It's always better to meet things fairly."

"Oh yes," said Frank wearily.

"My dear fellow, you must rouse yourself; you'll be called on to act now. I hope you'll rise to the responsibility that has fallen on you."

"When I know what has to be done, I'll try to do it, Syme," replied the lad.

"You see, Frank, I should like you to be prepared—there'll be unpleasantness."

"I suppose so."

"There's no will, to begin with," Syme went on, "and affairs have been allowed to accumulate. Your poor father——"

"Don't, Syme!" cried Frank in an anguished voice; "who's blaming him? He couldn't help it; he had enough to bear. How dare you?"

"My dear boy, I'm not blaming him; which of us, in his circumstances, can say he should have done better?"

"You think that, Syme? you think he did his best?" cried the son eagerly.

"Frank," said Mr. Syme earnestly, "let us not presume to praise or blame. He only who can weigh temperament and training, who can balance a thousand hidden influences, He only is the fitting judge."

Frank was silent, and Syme went on. "He is full of loving-kindness; His tender mercies are over *all* His works. Leave *your* father in the hands of *His* Father. Recollect how much the word means. You know *Who* taught us to use it; take the trust and comfort it is intended to give, and stir yourself to fulfil the duty that has fallen on you."

"Thank you, Syme," said Frank quietly; "I think I'll go home now."

The family solicitor, Mr. Grove, arrived next morning, and was closeted with Mrs.

Carey and her son for some hours. Frank urged his mother to know the worst, and the lawyer, who felt sure it would be forced on her soon, shrink as she might, agreed with him; so it very soon became plain to them both that neither the station, nor anything upon it, was their own—encumbrances, bills of sale, liens of every description on the property, more than covered its value.

Mr. Grove remained at Ribee, because he was aware that before the week was out representatives of the various creditors would be on the place. At first Mrs. Carey was in despair at the extent of their calamity; afterwards she became sullen, and certain that they were being defrauded; then angry with Frank for not upholding her view. Finally, she took to her bed, and was too ill to see any one.

Frank, however, persisted in obtaining her signature to papers and her concurrence in necessary arrangements.

The upshot of all was that a month after

Mr. Carey's death his widow found herself in possession of a small portion of her original marriage-settlement, concerning the legality of a mortgage on which there had been some doubt. The creditors willingly gave her the benefit of the doubt, surrendering also a certain proportion of their several claims, in order to furnish Mrs. Carey with the means of establishing herself in some other home. These were the best terms Mr. Grove and Frank could make; indeed, on the whole, the creditors acted liberally, deferring to take possession until the widow should be ready to leave the station.

She had grown more reasonable, and was, besides, much softened by grief for the husband who was already shrined in her memory as he had been in the early days of their married life, before trouble and disappointment had come, bringing disunion in their train.

Frank, who had known only these later

days, sometimes wondered at the strain in which she spoke; but he gladly accepted the sweeter domestic memories.

Recent events had wrought a marked change in him. A few weeks before he had been a light-hearted school-boy, full of energy and ambition; now the cares of manhood had come suddenly on him, bringing a seriousness and concentrated force of purpose that sat touchingly on his youthful countenance. Mrs. Carey clung to him, sometimes in a querulous, at others in an affectionate, manner.

On the evening of the day on which Mr. Grove left the station, Frank said, "We must consider our plans, mother, now all is settled."

"Settled!" cried Mrs. Carey; "you and Mr. Grove have managed things your own way. How are we to live?—have you settled that?"

"I'm sure, mother, nothing has been done without your consent; of course, I don't

understand business, but I do believe Mr. Grove has acted entirely in our interests. I think you'll say so when you are able to go into details."

"I shall never go into details, Frank; results are enough for me. The pittance left to me was barely enough for personal necessities: how is it to keep us all? My dear boy, don't look so distressed; I'm not blaming you, but the mere mention of the future brings despair with it."

"Mother, I shall work; of course, I must leave the university and try to get employment."

"What can you do, poor lad? Ah, Frank! the world is harder than you fancy."

"I've got a tolerable education and a couple of strong arms," replied Frank, stretching them out, as though the idea of using them in the future helped to throw off the weight of the past; "people are busy enough in town—surely there's something I can do?"

"Of course you must leave the university, Frank; but what you can do I'm sure I don't know."

"If you've no objection, mother, I should like to write to Mr. Mayne, tell him how we are situated, and ask him to help me to some employment."

"My poor boy!" sighed Mrs. Carey again.

"Cheer up, mother; you'll see I shall get work before long. Shall I write to-night?" he continued. "Mrs. Mayne might know of a house to suit you, perhaps."

"Are we to live in Melbourne?" cried the twins simultaneously. "Oh, Frank! how delightful! Mamma, only think of our being in a real town!"

"It doesn't matter to me where I live," said Mrs. Carey, resignedly; "certainly, it will be an advantage to you, my children; that is all I care about. At one time I desired to live in Melbourne for your father's sake—it was lonely for him here;

but one place is the same as another to me now."

"Then, mother, I shall write?" asked Frank; "it will be as well to do it without delay. Mr. Mayne may be able to advise you, at any rate."

So the letter was written, and a few days after Frank received a reply from Mr. Mayne, offering him a junior position in the bank, with the prospect of promotion if he proved himself capable, and advising him to lose no time in coming to town and getting into harness. Mrs. Mayne also wrote to Mrs. Carey, inviting her to make their house her home while looking for a suitable residence. These letters were satisfactory; there could be no question about accepting the friendly proposals they contained. Frank wrote to Mr. Mayne gratefully and cheerfully.

Then came preparations for departure—sorting, packing, leave-taking; the thousand wrenches that make the breaking up

of a home so painful. But Mrs. Carey bore up better than Frank ventured to expect, and the girls were happy in the anticipation of change.

The night before their departure Frank went alone to visit his father's grave. Standing there, the sacrifice of inclination he had been obliged to make did not seem so hard. As the time approached for entering on his new employment, he had felt an increasing distaste to it; the desire for a professional career, in which he might win distinction, returned. *Here*, in the lone Bush burial-ground, with its green mounds and few memorial stones, the stir of youthful ambition was hushed. In this island of mortality, surrounded by its belt of forest, Frank dimly apprehended the smallness of human ambitions. The wind came whistling through the ancient trees like the everlasting voice of Nature chanting the dirge of many generations.

PART II.

CHAPTER I.

FRANK settled to his work in the bank, and soon grew familiar with his duties. He did not dislike business so intensely as he had expected; indeed, when he became accustomed to the routine, he found something of that freedom and mastery of his work which had made scholastic engagements such a pleasure to him. He was surprised at this himself; Mr. Mayne was not. He knew that Frank possessed that elastic energy of temperament which draws happiness from actual work, irrespective of its results, which in the present instance were also satisfactory.

The bank premises were roomy and handsome, an ornament to the city, a wonderful

development from the original two-storied brick building, opening on to the unpaved street and employing some three or four clerks, which older colonists remember as the basis of the present magnificent establishment. An array of *employés*—cashier, teller, book-keepers, corresponding clerks, foreign corresponding clerks, juniors, etc.—now occupy the mahogany desk and counters, as well as private offices. Intricate business negotiations are transacted with all parts of the world; a stream of people continually passing in and out make the place a mart for trade gossip as well as important financial operations. Altogether, the establishment is one that would be considered first-class in London itself.

Frank acknowledged his good fortune in entering it so easily, showing his appreciation by activity and diligence. He was becoming a man now, but I am afraid my readers will think him childish if I tell how

his heart beat and the flush of pleasure burned on his cheek when the first money he had ever earned was put into his hands. It was only a month's wages—small wages, too, as became his junior position; still, it was money, and he had earned it all himself. I doubt if the possession of thousands afterwards will ever bring him so much pleasure. How to signalize the event was the question. It was too late in the day to take his mother and sisters for a drive. There was no particular amusement going on for which he might purchase tickets. Suddenly he remembered hearing his mother lament the shabbiness of the crape on his sister's hats, and wonder how fresh mourning was to be procured, the dust of Melbourne being so destructive to it.

Frank went into a calculation concerning the proportionate cost of girls' hats and a month's wages; but he had no basis to go on—the value of the former item was an unknown quantity. He looked at his

money; the larger part must be taken intact to his mother; still, he wanted to mark this unparalleled day. Summoning all his courage, he walked into the shop he knew Mrs. Mayne patronized, thinking he could not go far wrong there.

"Girls' hats!" said he, in rather a shamefaced manner; "mourning, you know."

"Have the goodness to walk this way, sir!" And Frank was marshalled by a pompous official toward a side apartment. Here he received a general impression of being in the presence of a number of young ladies, some alive, moving about the counters, others standing motionless in highly fashionable costumes. In his confusion he stumbled against one of the latter, and she fell to the ground with a dull thud, her head-gear rolling to a distance. Frank turned to apologize, and found that he had trodden on the sweeping train of a lay figure, upsetting it in his awkwardness.

"Oh dear, I'm sorry; I've made a mistake, I fancy!" he exclaimed in a quiet trepidation.

"It's of no consequence," said one of the living young ladies; "what can I do for you?"

His natural sense of the ridiculous, and extra high spirits on this great day, overcame Frank's politeness, and he burst out laughing, to the manifest surprise of his questioner. "I beg your pardon," said he, "but I really thought that was a woman," pointing to the prostrate figure, whose dishevelled appearance renewed his merriment. The living young lady laughed now herself, and Frank grew bold. "I wanted to buy hats for my sisters," said he simply; "a surprise, you know; but I expect they are too dear, after all."

His straightforwardness simplified matters and interested his interlocutor.

On going deeper into this intricate transaction, Frank found that hats were alto-

gether beyond his means. Some pretty ornaments were, however, substituted, which he was assured were the height of fashion, and particularly cheap; moreover, there were just three sets in various patterns of black and gold, which would enable him to include his mother in the memorial gift. So Frank struck his bargain, going off highly delighted with his first introduction to what he mentally termed "a girls' shop," though not cherishing any ambition for a further acquaintance therewith.

Mrs. Carey was now settled in a pleasant cottage at Richmond. That suburb had been chosen as more aristocratic than Emerald Hill, and nearly as cheap. It was easy of access from town, convenient for boating on the river, and within a pleasant walk—through the Botanical Gardens—of Mr. Mayne's residence at South Yarra, the Belgravia of Melbourne. Of course, the Carey establishment was small, and so were its means, which was naturally an occa-

sion of lamentation to the mistress of the house. I don't think the young folks fretted over it much; indeed, on the whole, Mrs. Carey herself was as well satisfied as she had been at any time during later years. The Maynes were always kind, and anxious to do all they could to make town agreeable to the widow and her daughters.

Frank had not associated much with his sisters until now. When he went to school they were quite young, and they had not been thrown very closely together at holiday seasons. The fact was, there had always been a sort of tacit division in the household, Mrs. Carey keeping the girls mainly with her, and Frank clinging more to his father's companionship. Not that there was open alienation between the domestic brigades, only an absence of oneness in feeling and interests. Since Mr. Carey's death, mother and sisters had drawn more to the brother, who was now their chief stay. They meant to be really affec-

tionate to him, and would have been sure they felt so, had any person expressed a doubt on the subject; yet their tastes and sympathies were so identical, and so entirely outside the range of Frank's, that he often experienced the sensation of being left out in the cold, while his mother and sisters were warmly absorbed in some common interest. Lucy and Fanny Carey differed little from the pattern of ordinary girls. In general society you may see fac-similes of them by the dozen: very imperfectly educated, exceedingly limited in the circle of their interests, easily pleased, ready to be amused, industrious, too, in certain directions; of small intelligence, but soft-hearted and good-natured, except when good-nature involves any great effort or self-sacrifice; nice-looking, especially when well-dressed and well-pleased; lady-like in manners, and fairly pure-minded, so far as the modicum of independent thought which stern custom and fashionable culture have

permitted to develop may be called a mind.

Over and above all this, Lucy and Fanny had a gentle, subdued manner, as of persons who endured unjustly and under protest. Accustomed to hear their mother lament their having come into the world as twins, they had come to regard themselves as much put upon in the matter, and wore an air of meek resignation. On occasion, however, they could be animated and decided, holding to their own ideas with great tenacity. These ideas, or rather notions, usually affected things which touched them personally, and were regarded entirely from their own point of view; apparently it never occurred to them that circumstances might bear an opposite aspect to other minds.

In the early days of their town life Frank had tried to get within the circle of their sympathies, also to interest his sisters in some of his pursuits; but he was not suc-

cessful, either with himself or with them, so he abandoned the attempt, and the two divisions of the little household followed each an independent course.

Mrs. Carey and her daughters would have been shocked had any one hinted that they were not a united family; and yet they had virtually come to regard Frank as a useful piece of mechanism, whose business it was to make circumstances as easy as he could for them. He was vaguely conscious of this, not actually realizing it, even in his own mind; still, the sense of an unsatisfying domestic life—like the skeleton common to most of us—lay uneasily deep down in his consciousness. Usually Frank managed to keep it close under the lock and key of a stern resolution; at times, however, it got a clutch at his heart, wringing it with the pain of hurt feeling, or chilling the life-blood with its stony touch. Once or twice he had made an effort to break the dulling spell by "having it out" with his mother,

and claiming his place in her affections. Always met with protestations that he really had that place, with wondering questions as to what he meant, or reproached with being jealous of his "poor sisters," the lad gradually drew back into himself, and accepted his position as a necessary outsider in the family, beginning to understand that his mother and sisters really gave him such affection as they had to give.

There are no depths to sound in a shallow streamlet unfed by springs. Let us be content with the smooth, clear surface, not aiming to reach below it; we shall only bruise ourselves against the stony bed.

Frank thrust back his skeleton and busied himself with his outward life; as he grew to manhood, widening interests gathered about him. Business, relaxation, friends and acquaintances, successes, failures, at one time or another all these crowded into his life, thrusting the heart-craving aside. Now and then, indeed, it would make itself

felt; just, too, when least expected. The tone of a voice, a glimpse of home life, a loving or unloving word—little things like these might suddenly unlock the door, and the skeleton hand would clutch at his heart-strings; as, for instance, it did on a certain evening when Frank had been some years in Melbourne. The wind had been hot in the morning; towards afternoon clouds gathered from the south, and it veered rapidly, as it frequently does in this climate; with the sea-breeze came up torrents of rain. Frank left the Richmond Railway Station, among a crowd of men returning from business in Melbourne. Some disappeared into cabs, others jostled one another along the approaches to the railway. Adjacent streets looked busy for a few minutes; then umbrella tops and great-coated figures melted away into the neighbouring thoroughfares, and Frank found himself following a solitary figure along the terrace leading to his own home. It was

a young man whom he knew by sight as clerk in an auctioneer's office; apparently he also, like Frank, had not anticipated the rain, and was unprovided with overcoat or umbrella. Both walked quickly; presently the young man turned down a side street and lifted the latch of a gate. As he did so, Frank heard the house-door open, a stream of light gleamed across the path from a lamp held by a woman in the little porch. "My boy, how wet you must be!" she cried; "what a night it is!"

Frank could distinguish the words as he crossed to that side of the street. Two girls were also visible in the background; he heard their exclamations, "What a pity you didn't take your coat, Will!"—"Give me your jacket!" etc., till the door closed.

Frank stopped, he scarcely knew why, looking at the window of a room whence he had caught a glint of firelight flickering on the passage wall. The blind was down, but he could discern the shadow

of the lamp, and beneath that the young man's head, thrown out clearly, as he sat between the light and the window. Girlish figures flitted about him; one seemed to be wringing the wet from his hair, and the sound of merry laughter mingled with the drip of raindrops.

He walked on faster than ever; but somehow that lighted window with the shadowy figures haunted his imagination. Long years afterwards, when circumstances and surroundings had altogether changed with him, a sudden glint of light from a cheerful family room, shining on to a dark street, would vividly recall the memory of that far-away evening of his youth—waking at one period of his life hungry longings, at another the gratitude of a satisfied heart.

When he reached his own home that night he fancied it looked particularly dark and gloomy, though it was a much better house than that into which his fellow-passenger had disappeared. Making use

of his latch-key, he entered the hall. The gas was not lit; the place was silent. I suppose he banged the door, for at the foot of the stairs a slatternly servant-girl, carrying a kitchen candle, ran against him. "Beg pardon, sir," said she.

Frank looked at her doubtfully. "I suppose you're the new servant? I forgot; I saw you this morning, though. Light the gas, will you?"

Changes in the kitchen department were so frequent, that Frank seldom felt sure of the faces, and never of the names, of his mother's domestics.

The servant grievance was one of Mrs. Carey's trials. Accustomed in early life to numerous and trained attendants, she had found the rough country helps of her station home troublesome; but they at least were civil, if ignorant, and there were plenty among the daughters of selectors and station hands glad to live at the house. In Melbourne it was different.

The circumstances of the Carey family did not allow them to compete with their richer neighbours in the matter of wages, or in the number of their domestics. Mrs. Carey thought it hard that her maid-of-all-work and the young parlour-maid did not perform the duties of cook, laundress and waiting-woman efficiently. She was not a good manager; indeed, she considered domestic management as the business of your housekeeper: if you hadn't a housekeeper, then of the parties who inhabited the kitchen. The latter did not share her opinion; hence the frequent changes, and much discomfort. It seemed to Frank that each servant was more helpless and slatternly than her predecessor, and increasingly given to running against him with buckets, or leaving traps for his unwary feet.

Lately there had been a grand domestic disruption, and the annoyance consequent on it had made Mrs. Carey really ill. She

was now in her bedroom, the girls with her, busied in rearranging certain articles of dress, wherewith to appear fashionably and economically dressed at a boat race which was to take place on the following Saturday.

They heard Frank ascending to his room, and presently Fanny came to him. "Oh, Frank, do you know if the band is to play in the gardens on Saturday?"

Frank was cross. "No, I don't," said he shortly.

"Well, you needn't snap one up so," retorted Fanny.

"You girls care for nothing but amusement," he returned.

"I thought you said you'd take us, Frank, and now you're ever so cross."

"When a fellow's wet and hungry he doesn't want to hear about bands, nor races either."

"I'm sure, Frank, it's you who are always talking of boats and boating, and you said you liked us to go."

"Well, don't bother now. Just go and see that that woman gets me something to eat."

"Oh! are you hungry, Frank? I forgot. We've had dinner with mamma."

"Be off now, like a good girl. I'll change my clothes," said Frank, rummaging among his boots and making a great noise.

"Dear me, I declare you're quite wet!" said Fanny, with the air of having made a discovery.

"I should think so. Can't you hear the rain?"

"Why didn't you take your umbrella?" asked Lucy, who now appeared.

"Umbrella? Do you suppose one's always looking out for rain? Now be off, girls," and Frank unceremoniously turned them out of his room, Fanny still muttering something about the band.

However, when he came down dinner was ready. Either the new help or his sister had shown remarkable consideration

in giving him a fire, too. After he had eaten and warmed himself Frank was not so cross. He satisfied the girls concerning the band, and then, not feeling equal to female society, made use of his monthly railway ticket, the rain having ceased, and took himself off to town again, intending to spend the evening in the free public library. He always found an hour or two there one of the most effectual ways of getting rid of his skeleton and producing contentment with the world in general.

The young bank clerk had not been much more successful in mastering the philosophy of circumstance than the lonely boy who used to go musing about the Ribee Run; but the Melbourne library and its casual occupants offered a wider field of human interest. Personal questionings were there thrust aside—the thoughts of other minds found ingress, the joys and sorrows of other lives awakened sympathy; and a sense of freedom from the narrow bonds of self

elevated and expanded, at least for the time, his whole nature.

The stir of life at the bustling Melbourne terminus on this particular evening exercised a bracing influence on Frank's nerves, irritated during the earlier portion of it by the combined effects of a sore heart and hungry stomach, an excited imagination and wet clothes. Thus the physical acts upon the mental, and *vice versa*, worn nerves being, I suppose, the channels of action and reaction. He moved briskly along the well-lighted streets; turning out of Elizabeth Street and going down Swans-ton Street, he passed the town-hall, brilliantly lighted for some entertainment. A westerly wind had dried the broad, flagged streets, which were crowded with persons, most of whom apparently were bent on amusement; cabs plied along the thorough-fares, their drivers' shrill cries heard above the general hubbub of sounds. Towering hotels, with flaming gas lamps, and groups

of men beneath their porticos, point to the immense number of human "pendulums," as our frequently arriving and departing visitors are termed, who vibrate between England and Victoria—between Melbourne and the country districts. Inferior hotels, equally bright, but of smaller dimensions, with flaunting bar and the unobtrusive side billiard-room, indicate all too plainly the giant vice of the colony—that wide-spread drunkenness which fills our gaols and lunatic asylums, and is a fruitful source of crime.

Frank turns from sight of these to observe several private carriages, from one of which somebody bows to him as he stands beneath a lamp-post, waiting to cross the street. He does not recognize the face, but gets a vision of wreathed hair, flashing jewellery, and an opera-cloak; the carriage goes up Bourke street—perhaps it is Mrs. Mayne, on her way to the opera. A hansom drives quickly by; Frank catches

sight of a couple of faces well known in the bank parlour, whose owners have for that night cast off the merchant and donned the politician. Parliament is sitting; several members are hurrying "up to the House," not *down*, on this side of the world.

Approaching the northern end of Swans-ton Street, it becomes quieter; the stillness within the library gates is almost startling, verging as does this building closely on the great thoroughfares. Ascending a broad flight of steps, Frank enters the fine hall; the groups of statuary wear an aspect of unnatural coldness, at times of mysterious movement, beneath the flickering rays of gas, agitated by the frequent swing of the entrance door. There are some exquisite figures in which Frank ever discerns fresh beauty. Tastefully arranged round the walls are implements of savage warfare or industry, curious specimens of aboriginal manufacture—a canoe from Fiji, the head-

dress of a New Zealand chief, palm-mats, straw dresses of the South Sea Islanders, bows and arrows from Melanesia, lovely corals from Polynesian shores. Among these semi-barbarous exhibits of southern lands, a trophy from the Crimea carries one back to Europe; it is presented by an English family desirous of testifying regard to a colony which holds the grave of a much loved relative—one of our most prominent medical men in the early years of the settlement.

Frank passes into the library, and faces the portrait of this gentleman; he has heard his father speak of him, and always glances at it with interest. His favourite corner is unoccupied, so he seats himself there, well back from the room, and near a side-light. The apartment is lofty and conveniently arranged, the walls lined with shelves, filled with books carefully classified; at the further end a compartment screened off for ladies, and furnished with volumes

understood to be suited to feminine capacity and taste. At a high desk sits the functionary in charge; long tables under central burners are occupied by readers in various attitudes of easy amusement, determined study, or absorbed attention. These men are nearly all of the lower middle-class: clerks, warehousemen, shop attendants, and artisans; several of the latter turn in at the dinner hour as well as in the evening, in working clothes, and with soiled hands which they carefully wash at the lavatory provided for the purpose. Frank speculates concerning the characters and histories of these; he has woven many a romance respecting regular *habitués* whose faces are familiar to him. Probably his romances are the opposite of fact, and would greatly astonish the common-place folk who figure in them; but that doesn't matter; he pleases his fancy, and finds for himself objects of interest. Now he takes down a book in order that he may not appear to be watch-

ing his neighbours, and shading his eyes with his hand, falls to wondering whether that young fellow with the yellow complexion and damp light hair has any one waiting for him at home; he hopes there is a bright fire and welcome for him there, as he observes him shiver and draw his coat closer.

Then there is that big brawny man whose hands always look dirty, scrub them as he may; he realizes Frank's idea of a Communist, and is not credited with a home, but supposed to live in lodgings and be a match for his landlady, whoever she may be.

With the earnest-eyed lad of seventeen sitting opposite, Frank has long cherished a secret sympathy, sure that he is poor, ambitious, and bent on pushing upwards. Once or twice the interest this unknown lad creates has been so strong that our inquisitive observer has made believe to want a volume near him, in order to get an idea of the kind of literature he favours; it is

generally the biography of some celebrated self-made man. After finishing one of these the young lad goes in for some special study, labouring zealously, though in an erratic manner; evidently he needs direction, and Frank wishes he were rich enough to send him money anonymously and bid him enter at college. To-night Frank is more desultory than usual; at last, however, he settles to reading, becoming so engrossed in his book that he is surprised when the gong for closing sounds, and rises reluctantly, among the last to depart.

CHAPTER II.

WHEN Frank quitted the library the moon was shining brightly; he decided to walk home. Making his way across side streets, he reached Spring Street, passed the lighted Parliament Houses and dark Treasury buildings, and turned downwards to the river path. This was a favourite walk with him: the fresh sea breeze blew over the opposite heights, then crowned with clumps of blue gum, for Government House was not yet built; soft moonbeams played among the feathery foliage of the Upper Reserve, darting hither and thither like fairy elves, skimming the edges of the dark trees in

the lower gardens, but not venturing within their mysterious depths, which bend in sombre majesty towards the river. On the left the ground slopes upwards in swelling undulations, lightly timbered with tall gums and peppermint trees, whose hanging boughs, in the changeful light, appeared to sweep the white paths crossing and recrossing the Richmond paddock.

The Melbourne cricket-ground, with its white fence and pretty pavilion, stood out distinct against the background of trees; the little bridge leading to the Botanical Gardens seemed suspended in mid-air. Frank stepped on to it and looked around.

The steady yellow lights shining from the distant city contrasted strangely with the white flickering moonbeams among the trees near at hand.

Frank could trace regular rows of street lamps on either side of the slope up from the river to the Treasury, where the bunch of globes by the gateway shone on the

western front, leaving the shabby eastern side discreetly in shadow. Fine houses with stone balconies, pretty cottages nestling in gardens, tall warehouses with many windows, manufactories with sugar-loaf chimneys, a long lighted range of railway buildings, churches with tower and spire, the Parliament House with its ugly unfinished front—all representatives of busy industry and seething city life. The quiet gardens, shadowy paddock, and dark river, representatives of serene Nature, silently growing, passively flowing onwards, unchanged, undisturbed by the hurry of human existence. Standing on the bridge Frank fell to wondering and questioning after his old fashion; mechanically rose to his memory the words of a familiar poet, often suggested to him before by this same scene.

“I think how many thousands
Of care-encumbered men,
Each bearing his burden of sorrow,
Have crossed the bridge since then.

"I see the long procession
Still passing to and fro,
The young heart hot and restless,
And the old subdued and slow."

His young heart was often "hot and restless;" he bared his head now, and lifted his face to the breeze. The moon, floating in the sky serene and cloudless, seemed to rebuke his impatience. Her reflection was indeed "flickering and broken" on the dark river, but in the clear heavens she shone with steady brilliance, bringing to mind the reading of the poet—true interpreter of Nature. Frank went on his way repeating—

"The moon and its broken reflection
And its shadows shall appear
As the symbol of love in heaven,
And its wavering image here."

Thus the American octogenarian has a word to cheer the heart of the young Australian struggler, for the true and the human touch the soul of humanity in every age and country.

Mr. Carey's sudden death, and the family

troubles which succeeded, had awakened premature thought in his son's mind. As he approached manhood the deepest feelings of his nature gathered more and more round belief in a loving and wise, though imperfectly apprehended, Guide, shaping circumstances, and educing good from the tangled maze. Already he perceived that the necessity early laid on him of facing stern realities had opened his mind to influences properly outside the range of youth's experience; for premature seriousness is, on the whole, to be deprecated. Still, when it comes unsought to a nature simple and genial enough to receive it aright, the inner life is made richer and more interesting, because it has to do with facts and truths, rather than notions and words. Frank's love of outdoor amusements, and honest directness of purpose, hindered him from becoming priggish or affected, a frequent result of like circumstances acting on an opposite temperament.

He already comprehended something of the nobleness of living for others. A high ideal of worthiness loomed, as yet misty, before him; but the path to it was plain. He knew *that* lay through self-sacrifice and a patient endeavour to fulfil the duties of the present.

This conception of life thrust aside gloom and discontent, and helped Frank to an enjoyment of society and delight in athletic exercise which made him very popular among his companions, most of whom belonged to one or other of the clubs which encourage outdoor amusements in Melbourne and have successfully acclimatized British sports. Cricket, football, rowing, all have votaries, as well as racing, hunting, coursing, and pedestrianism. Frank, even at school, had taken kindly to the river. If his Bush training had not done much for his classics, at least it had contributed in a high degree to the development of his physical powers and the

free play of his lungs. He early took the lead in school rowing-matches, and his pleasure in the exercise increased with his years. Indeed, he found something of the sort was a necessity, confined, as he was, in the bank for the larger portion of the day. Aquatics suiting both his means and his taste, he became a member of the Associated Banks' Club, familiarly known on the river as the A. B. C.s, a doubtful cognomen which rather offended the members, and spurred on their ambition to become the first club on the Upper Yarra—A 1 of the river, at any rate. They honestly won and maintained this position against all competitors. Often challenged, the A.B.C.s were always victors. Of course, this pre-eminence created jealousy. Rival clubs practised, raced each other, trained their best men; and it came to be understood that if the A. B. C.s intended to keep their laurels they would have a hard fight for them. Nor were they backward; having

heartily adopted the name given at first in derision, they did not wait for any one club to challenge them, but boldly threw down the gauntlet and challenged the river. This was how it came about.

At a meeting of the club one evening, the attitude of the aquatic world towards them was the subject of discussion, it being plainly seen that a contest was impending. Frank Carey, as secretary of the club, had been particularly observant; now he startled his companions by proposing this bold step. It did not meet with universal approval. Some were for waiting.

"Why anticipate the race? Let us have time," said they.

"It will appear too bounceable," said others.

"We shall be inviting defeat. The town will crow over us, and say it serves us right."

"Let them leave us alone, and we'll not interfere with them," etc., etc.

Remarks like these met Frank's proposal on all sides.

"Well," said he, "let us argue the point and see how matters look all round before we decide. You see plain enough that the clubs are going in for real work with a vengeance; and you know, as well as I do, that it's the championship of the river they're aiming at—at least, to displace us, whoever else wins. Are you going to give up quietly? That's the question."

"No, no! Never fear, old boy! We'll hold our own."—"Hear, hear!"—"Aye, aye!"—"Let them go it, we'll go it too!"—and a general chorus of similar cries interrupted the secretary's speech.

"Very well; I know that," said Frank, so soon as there was a lull; "and I maintain that the best way of keeping supremacy is now to take the initiative in a regular stand-up fight with the lot. 'Don't wait for the assault' is always good advice when a row's inevitable."

"Certainly, the other clubs are getting ready. All this picking and practising is not for nothing," said a member better at boating than at grammar.

"It's a pity to give them too much time," remarked another waverer.

"Of course, it would tell against us," added a third speaker.

"Let them do their best or their worst, we shall never be more ready than we are now," and he sat down, satisfied that he was carrying his hearers with him.

"I agree with Mr. Carey," said the president. "I believe that 'boldly to bid for victory' is almost to gain it. We've only to keep up to our own standard, and all the clubs on the river won't beat us."

"Anyhow, it will be good fun," interjected an energetic young member, rubbing his hands.

The president then put the question: "Shall the A. B. C.s challenge the river?"

"Aye, aye!" on all sides.

"Shall the secretary be instructed to write a joint challenge to the several clubs?"

The proposition was carried by acclamation, and they agreed to meet that day week to receive answers to their challenge.

The challenge was frankly responded to, and a picked crew chosen from the best men, who heartily entered the lists against their spirited adversaries.

So soon as this was known the A. B. C.s proceeded to business. Some of the members suggested the building of a new boat; this, however, was overruled, as being both risky and expensive. It was decided to stick by the old friend, a favourite six-oared cutter, merely having her well cleaned and black-leaded below, with a good coat of paint above. Next came the choosing of her crew, which required much care and deliberation, but was eventually arranged to the general satisfaction. Frank was unanimously appointed coxswain. After the race

crew a second crew was named, both to pull against the former in practice and to be ready with substitutes in case of accident. They all went in for steady practice, and many a race between the two cutters was pulled. In these trial matches they occasionally fell in with their future opponents, and you may be sure their powers were narrowly calculated, the satisfactory preponderance remaining in favour of the A. B. C.s.

When the coming contest became publicly known, it excited great interest, even in circles not devoted to aquatics. Many bets against the A. B. C.s were laid, for it was generally thought that they had bidden for defeat rather than victory. Public comment was severe on their presumption; general philanthropy hoped they would not learn a lesson of humility. Still, a few had faith in their pluck and energy, and also vindicated their action in going half-way to meet the threatened danger.

As the day fixed for the match approached, it became evident that even standing room on the river's bank would be at a premium—at least, in any part where a good view of the exciting contest might be obtained.

The scene presented on the banks of the Yarra above Melbourne is one of varied beauty—a beauty to which Nature has lent little, art very much. Yet this art has mainly been confined, as art should ever be, to assisting Nature by judicious forming, planting, and training. Of course, I do not here allude to the architectural beauties of the city, which are visible from the boat wharf on the southern bank of the Yarra. There is Prince's Bridge on the left—a structure of which, when it was completed twenty-five years ago, Melbourne was justly proud. Now it's far too narrow for the traffic which passes over it. As a portion of the view, however, this makes no difference, and its one noble arch forms a good setting through which a glimpse of the lower western part of the town is obtained.

Opposite to the boat wharf is St. Paul's church, at the corner of Flinders and Swanston Streets—a dark stone building, relieved by freestone mouldings and tracery about the windows.*

Around this central city church other

* In reference to this church, it may be interesting to mention a memorial window lately placed in the chancel. The feeling expressed by it impressed me as being an affecting illustration of the saying, "The memory of the just shall endure," and a striking instance of those loyal instincts which time and distance have not deadened in our old colonists. I venture to think a description of this window will be interesting to British people everywhere.

The middle portion of it is filled by three crowned figures under canopies. The central king holds a sceptre; above his head an inscription, "O Lord, in Thee have I trusted!" beneath his feet, "Hezekiah Rex." The royal figures on his right and left hand hold respectively a harp and the Book of the Law. The inscriptions above them are, "Praise the Lord," and "In Thy Law is my delight;" beneath them, "David Rex," "Josiah Rex." The upper portion of the window is divided (in the middle) into four small compartments, containing the emblems of England (lion), Scotland, (crown held by lion), Wales (three feathers), Ireland (harp). An oval on either side displays a cherub holding a scroll, lettered in black on white band, "When the righteous are in" "authority the people rejoice." The lower portion, beneath the kings, has three large compartments; that in the centre displays the arms of the late Prince Consort, resting on those of the Queen; on the right, the lion of England, in gold on crimson; on the left, the unicorn, in silver

buildings crowd, along which the eye glances, over the foliage of the Fitzroy Gardens, until it rests on the willows planted by the river banks and the dark on crimson. At the foot of the window, lettered in white (mediaeval) on black ground, the following:—

In memory of His Royal Highness	Francis Albert Augustus Charles Emanuel,	Prince Consort,
Duke of Saxe-Coburg and Gotha.	Born, August, 1819. Married, February, 1840.	Died, December, 1861.

Beneath the window is a broad brass, inscribed in Old English, "Fear God." "Honour the King."

I inquired concerning this recent erection in our old city church, and learned that the incumbent had long desired to honour the memory of the late Prince Consort by such a memorial, but had not found an opportunity of carrying out his wish until the present year, when the church was renovated and refurnished.

The design is of a chaste simplicity, elegant in itself, and harmonious to the subject. Its working out evidences not only a cultivated taste, but a loving respect which spared no pains to make the work fitting and worthy.

It is significant that this loyal testimony has been borne in the most democratic city of the southern hemisphere.

When the history of our colony comes to be written, I cannot but think that this memento will be regarded as an interesting link between the Royal family of England and one of the most distant portions of the empire. Perhaps, in future ages, when Australian Federation is an accomplished fact, this record of a good Prince, erected sixteen years after his death, may stimulate Australian potentates to a wise and beneficent exercise of power.

silent stream itself, which, bending still to the right, is lost behind the leafy screen where both banks apparently meet, interweaving the overhanging branches of opposite sides.

On the afternoon of the race, however, Yarra was no silent stream. The boat wharf was thronged with friends of the several clubs. Far up, at every point of vantage, the banks were lined with a mass of eager, expectant watchers, the gay dresses and fluttering ribbons of the ladies being conspicuous. The river itself was sprinkled with boats, some large, with awnings, beneath which smiles and lively chatter showed that the fairer observers of the race were at least determined to enjoy the balmy softness of the air. The weather was indeed all that could be desired; and the clubs' boat-race promised to form an epoch in the annals of Melbourne matches.

On the wharf was Mr. Mayne, accompanied by his wife and Mrs. Carey, Lucy

and Fanny Carey, with Miss Mayne, being in one of the awning-shielded boats provided by the club for their immediate friends.

Punctually to the minute, the report of a small howitzer on the wharf signalled to the waiting crowd that the boats were about to be launched. Choice of position had fallen to the river boat, who chose their own, or southern shore. Accordingly, the A. B. C.s were the first to take the water and fall into position in the middle of the stream, a small red and white ensign, the well-known colours of the club, fluttering at their bows. The rival cutter followed quickly, her distinguishing flag plain blue, with a white cross in the centre.

"If weight carries the day the A. B. C.s will have small chance," remarked Mr. Mayne to a friend standing near.

"I'll bet five to one against them," was the response; "by Jove, those are splendid fellows! The A. B. C.s have had their day."

"And long enough it's lasted, too," chimed in another voice, evidently a friend of the blues; "of course, you're partial, Mr. Mayne, but I'll join in laying five to one against them." And the speaker eyed the powerful physique of the river crew with proud satisfaction.

"I never bet," said Mr. Mayne; "it doesn't do for a bank manager. If I ever did, I would take your odds freely. I regard the race as won; there's too much *flesh* there, *muscle* will tell against that presently, you'll see."

Again the little howitzer gave warning, and before the smoke had cleared, the twelve oars dipped in unison as one into the water, and the rival boats darted forward like living things, amid ringing cheers.

The blues, being less exposed to the force of the current, took the lead, though very slightly; side by side, with steady stroke, the boats breasted the stream.

The various crafts on the river had pulled

into the banks to allow a clear course; so soon as the racers had passed they came out, following the disappearing cutters. Cheers of spectators all along the banks served to mark the progress of the boats by a gradually mellowing distance, till at length they died into a gentle murmur; then, suddenly swelling, the sound told the listeners on the wharf that the distance-flag had been turned.

Then again came the rising sound of the same cheers, nearer and yet more near; words at length distinguishable:—"Hurrah for the blues!"—"Clear the course, clear the course!" rang out above the tumult. Attendant boats again hurry to the side; the race is approaching. Every eye strains towards the bend which yet shuts them from view. The blue flag waves in sight.

"By Jove! I told you the blues would win!" cries their backer excitedly.

"It's not won yet, though," replied Mr. Mayne quietly.

"Hurrah for the blues! Ten to one on the blues!" shouted their friend.

No one responded; either the bystanders were all of the same opinion, or there was no betting-man among them.

"What do you say now, Mayne?" again cried their zealous champion; "won't you take the long odds?"

"I say what I said before, the A. B. C.s will win," replied that imperturbable gentleman.

"Impossible, sir, impossible; they are a boat's length behind."

Certainly, the stem of the red and white was just in a line with the coxswain of the blue.

If cheering can help, the blues must win, for repeated "Hurrah for the blues!" show them most popular.

Mrs. Carey looked at Mr. Mayne. "Do you really think they have no chance?"

"Every chance," said he, confidently.

"You can't mean that, Mayne," again

interrupted the excited backer; "they haven't time to make up the distance."

"Look at that midship oar in the blue's cutter," said Mr. Mayne; "it no longer keeps stroke with the rest, and the bow oar is not much better; the arms that pull them are done."

"Irregular, I confess, but they're too near to miss now."

At that moment the coxswain of the A. B. C.s lifted his hand high, and the trained crew answered the signal with a noble spurt; every stroke told in a perceptible advance on their opponents; their bow oar breasted the mid-ships of the blue.

Then cheering rang out for the A.B.C.'s.

Another moment, the rival flags are fluttering side by side. A moment more, the red and white is clear of its rival, speeding like an arrow to the winning-point, and passing it full half a length, amid such a roar as none but Anglo-Saxon throats can utter.

Handkerchiefs waved, hands clapped, hats flew into the air; the excitement of the throng became enthusiastic at this renewed triumph of the A. B. C.s. There was no balk in their rowing; the six oars dipped still as one, the stroke regular as at starting. Now, when the winning-point was passed, at another signal from the coxswain, the oars were tossed, and the men rose to their feet in acknowledgment of the cheers which greeted their victory.

Their speed had already carried them to the bridge, which was lined above with eager spectators, as was the wharf below.

"Starboard oars!" shouted Frank, and at the word the six men sank upon their thwarts, striking the water with their oars as if by machinery. The pulling of the starboard oars, while the others backed water, brought the boat round, almost on her keel, pointing her bow again up stream; a few vigorous strokes, and she shot alongside the wharf, just as poor Groper, who

had pulled midship oar in the blues, was helped ashore completely exhausted. He of the bow oar, as Mr. Mayne had pointed out, was not much better; indeed, the whole crew had wrought gallantly, straining their powers to the utmost.

Frank took in the scene at a glance; he reproached himself for not having put on the final spurt earlier in the course and saved his rivals from such trying efforts. "Well," said he, "they deserved to win; I never saw better-sustained pluck. Three cheers for the blues, my boys!" He waved his cap; the crew responded with three ringing cheers for their late rivals, which were taken up by the multitude on shore, and "Three cheers for the blues!" once more rent the air.

Groper feebly waved his arm in reply, and the others acknowledged the compliment as best they could.

"A splendid race, sir," remarked the backer; "by Jove, a splendid race!"

"Thank me for not taking your long odds," said Mr. Mayne, laughing.

* "By Jove, I do! Aye, aye, but for the life of me I can't tell how you were so confident; appearances were dead the other way."

"I know the men," answered Mr. Mayne; "and I know the coxswain thoroughly; a steady purpose, a clear head, and good wind, the right stuff for winning, in more than a boat race."

"Ah, ah! I see," said the other, looking at Frank, and moving off to join his own party.

CHAPTER III.

WHEN Frank had been about five years in the bank he was sent to Kooinda, to relieve the manager of an agency there. On several occasions before he had relieved clerks on furlough at country branches; these visits were quite holidays to Frank, though to some of the young men in the head office they were regarded as a species of banishment. Frank had a real love of nature, and enjoyed the freedom of Bush life, to which he had been in a manner born.

Kooinda was a quiet, sleepy little township, nestling in a valley on the northern side of the mountain range which, running

east and west, divides the sea-board and cooler regions of Victoria from the warm, dry inland districts. A great, rugged, knotty backbone is this range, probably upheaved ages before the plains which slope from its sides; some portions of it rise abruptly in rocky turrets, bare and red; in others, a series of round, smooth-topped hills look green and fresh in their clothing of gums, she-oaks, and blackwoods; elsewhere, again, a long ridge banks against the sky, its thick forest seeming to pierce the clouds and shut in the horizon on that side.

In the basins between are many scattered townships, which have usually grown up beside shallow streams; these latter rush noisily along their rocky beds in a curious zigzag course toward the sea.

Some of the green basins are really craters, into which lava from the neighbouring mountain has flowed. Traces of mighty volcanic action are visible in all directions, in places evidently of a far more recent

period than the upheaval of the high lands.

I think it is hardly possible for a person interested in natural phenomena to observe this portion of Victoria without wishing for the visit of a great European geologist, who might stay long enough to examine thoroughly its formation. In some places we find cinders and burnt ferns at a depth of ninety feet; in others, rocky walls, with the stone on edge, running north and south a few feet below the surface, or cropping through it; then ironstone, pipe clay, and ferruginous clay in perpendicular lines streaking the same rock; miles of country covered with broken pink and white quartz so thickly that boots are cut and one's feet suffer in walking over it.

The forest also abounds with curious vegetable growths, such as the young wattle tree in the act of turning into the blackwood, showing on the same branch leaves still half-wattle, others already almost black-

wood; the round leaf of the young blue-gum in the act of changing into the long, narrow green leaf of the common gum; old trunks, blackened and dead, sending out young fresh shoots, which unite so closely that you cannot tell where the dead stump ends and the living shoot begins.

Freaks, too, of animal life—flat crawling insects, green, red, yellow, according to the colour of the foliage on which they feed; big tarantulas crawling out of the earth, gazing at you with quite a human look in their eyes; shining beetles in gorgeous array of green, purple, and gold; gravelly ant hills raising their dome-like mounds and swarming in myriads about it; the curious spider's nest of small pieces of stick glued together, a miniature faggot, the size of a lady's finger; and, rarer, but yet to be seen in some places, caterpillars with twigs of wood growing from them.

Living among these natural surroundings, one comes to believe that a competent

observer, devoting sufficient time, would find many things in the untrodden forest of this forcing-house of vitality that might throw light on interesting scientific questions. The present generation will scarcely produce an Australian Murchison or Lyell, to read for us the story of past ages preserved in rock and boulder and lava, or a native naturalist cunning to detect the links which bind together the endless chain of life.

Science is of slow growth in a society where leisure is scarcely known; but it must be indigenous among us before this new land can fully contribute its record to the world's history, at present to be guessed at only by those who are familiar with hidden nooks, who have the opportunity of observing animal and vegetable life, season after season, and noting how atmospheric conditions affect it.

I have sometimes thought, too, that the absence of large forms of animal life, and the

comparative silence of our forests, tend to the increased development of insect growth; however, I am not a naturalist, as any one may see—perhaps my thoughts on the subject are the result of ignorance.

To return to Kooinda. I have said it was a sleepy little township, such as one finds scattered up and down the country in many directions. Originally it comprised a wooden school-house, used on Sundays as a church, a smith's forge, and a long low shanty which did duty as post-office, hotel, and store. The neighbourhood at that period consisted of a couple of squatters' homesteads, with their dependent huts, and a few small farms.

In course of time gold was found in the ranges near, and the township sprang into existence. It consists of a wide street about a mile long, the middle of which contains places of business, as they are called; to wit, a good-sized iron building of two storeys, with a wooden wing: the

former being a fairly comfortable hotel, with bar, billiard and private rooms; the latter inheriting the dignity of the original smithy-cum-post-office-store. There is a large garden at the back, stocked with fruit-trees, opening on to a good paddock which stretches down to the river. Kooinda Hotel, in Frank's time, was the principal place of resort; every day the coach stopped there to change horses, delivering letters, papers, passengers, and news. The bank was its next neighbour, separated only by a right of way: it was simply a one-sided, two-storeyed house; but, being built of stone, it was regarded as *the* substantial structure of the town. Then there was a smart saddler's shop, which did the best trade in the place—always excepting hotels, of which there were too many; though unfortunately, they all throve at the cost of much suffering to women and children; a couple of butchers, a baker, and another small store, one part of which was devoted

to attractive articles of clothing; a chemist and druggist, who also sold the little stationery the inhabitants consumed, and supplied toys and lollies to the juvenile portion of the community. This central division of the main street in Kooinda was flanked on each side by public-houses of various grades. On the south, the primitive smithy still flourished, combined with a wheelwright's yard. At the northern end of the town an intrusive young fellow had set up an opposition smithy; he announced himself as farrier and shoer of horses on improved principles, and was regarded with great suspicion as a doubtful character, coming from no one knew where.

A few recent settlers in the neighbourhood employed him, but the aboriginals stuck to the old place, and the local aristocracy, represented by the two squatters, pooh-poohed the modern man's claim to veterinary knowledge; he was therefore obliged to supplement his limited profes-

sional business by other means of earning a livelihood, and being a youth of original ability, he hit on the plan of uniting the offices of brick-maker and dancing-master, by which he not only earned money, but position and fame.

Kooinda also possessed a doctor—eccentric always, clever when he chose; a retired lawyer, who did the conveyancing and mortgaging of the locality; a nervous schoolmaster; a town herdsman, who officiated as clerk of courts when a court sat in Kooinda; two policemen, and a Scotch minister. This latter resided back from the town, in the Bush. The English and Roman Catholic churches were served from a distance, fortnightly.

Of the inhabitants of Kooinda much might be said; but they have nothing to do with Frank Carey; wherefore, reluctantly, I leave that simple, warm-hearted, industrious population, with their excrescences of oddity, prejudice, and goodness.

I have lingered over my description of this place, because it is a fair representative of many small townships in the Bush districts of Victoria. The quartz-claims near had ceased to yield great prizes; some were still worked on tribute by parties of miners, who generally got pretty fair wages. It was known that rich reefs remained yet unexplored. Many attempts had been made to discover them, but all had been unsuccessful. Still, the indications were so good that even sleepy Kooinda was restless when prospecting was in abeyance. Hopes had long centred about a particular spot; and soon after Frank came to Kooinda a party of prospectors brought in such glowing reports that a few of the leading inhabitants were encouraged to make one more trial. They formed themselves into a promoters' company, and secured the lease of a large area north and south of the promising spot. I fancy it must have been the streak of his father's temperament in

Frank that showed when he allowed himself to be persuaded into making one of the promoters for testing the Kooinda quartz-mine. Though often done, it is contrary to rule for bank officers to take part in mining speculation. However, this company was not speculative, but *bonâ fide* co-operative workers; the risk was not great, each member advancing ten pounds, and being liable for another ten and his own work, or the wages of a substitute, during one month. Frank provided his substitute and paid his ten pounds, hoping gold would be struck or his fellow promoters satisfied that the search was useless before the other ten were called for. He had no personal experience of the mining mania which touches the exciting hope of sudden good fortune lying hidden in the most prosaic nature; few who have lived in mining townships but know something of this perilous charm, luring to ruin or to great fortune. Frank was not going

to remain long enough to be really bitten, but he was not proof against the agreeable possibility of becoming rich at a bound. However, he did not dwell on it, and when the promoters had once begun work he heard very little of them, the range being at some distance from Kooinda, and the actual sinking, as usual, less encouraging than anticipations. Tributers from other claims furnished reports sometimes on a Saturday, when they brought their small finds to the bank. It was chiefly for these that this agency was kept open, though some business was done with the squatters and small farmers who of late years had taken up on unpurchased land.

The present was not Frank's first experience of the huckstering style of gold buying which obtains at agencies on small or worked-out diggings. He had relieved at one such before, and understood how to judge of quality and barter about price.

There were some Chinamen working at

the old slush of a mine about fifteen miles from Kooinda. These preferred to sell their gold here rather than at the larger town adjacent to the mine, the bank manager there having allowed the quantity he bought of them to become known; which knowledge being made public would, they feared, affect the rental they were paying for the sludge. It is customary for the larger claims to let the right of rewashing by tender at the close of every year; the rate of tender will of course be in proportion to the amount of gold washed out the previous year. Chinese industry and patience makes a pretty good thing out of this. The Celestial is quite as much alive as his European brother would be to the advantage of secrecy in respect to the profit realized.

At first Frank, as a stranger, was regarded by these customers with suspicion. "You no good; you new chum," they said, demanding the attention of the clerk, whom they knew, and preferred in the

absence of the resident agent. However, they soon learned to trust Frank, as much as their experience of European honesty will allow them to trust any one. Kooinda itself, and the manner of transacting business there, was an agreeable change from the strictly decorous routine of bank life in Melbourne. Frank rather enjoyed divesting himself of his coat, donning a blackened jumper, and proceeding to enact the blacksmith at a small portable forge in the bank yard. Here he would make up his charcoal fire, cover in his retort, lay more fire on the top, and go to work with the bellows, carefully watched by his clients, who would on no account lose sight of the retort which held their earnings. The Chinese purify their gold, in a measure, themselves, by absorbing in a chamois the steam of the quicksilver it has gathered in cradles lined with that substance; but the process is not perfect, and banks purchasing alluvial gold provide an apparatus on the premises.

In quartz districts proper, gold is bought in larger quantities, melted and ran into bars; the small parcels are sent to Melbourne for separating.

An expert buyer will make a fair guess as to the value of the precious parcel without the aid of a retort, by rubbing the gold on a piece of touchstone (finest kind of Turkey stone); nevertheless, the Chinaman will insist on the surer test. Saturday morning was usually devoted to these and the scattered diggers outside Kooinda. Country people, too, as the town folk called their Bush neighbours, might be seen on this day making purchases at the stores, selling the produce of their farms, inquiring for letters, and going off with their weekly newspapers, these latter constituting their chief medium of communication with the world. Except on Saturdays, and at rare intervals when a cattle sale might be going on at one of the stations near, Kooinda remained in a state of happy repose wonderful and re-

freshing to a city man. Nevertheless, there was one excitement daily about noon, occasioned by the advent of the coach, which was also accompanied by the noise of the children coming out of school. Their exit in the afternoon was quieter, perhaps because a large proportion of them then set off on their home walk, in many cases a tolerably long one.

Frank enjoyed this primitive, out-of-the-world life. He made acquaintance with the local gentry, who, with Bush hospitality, opened their houses to the stranger. Very soon he ceased to be a stranger, and his appearance at the stations was welcomed by young and old; the latter liked his gentlemanly, straightforward manner, the former fraternized with his love of out-door sports and general light-heartedness—for Frank's skeleton did not obtrude itself during his country sojourn. He threw off care, enjoyed companionship when he got it, and when he did not, made companions

of the brawling little stream and the freshly scented forest. The bank kept a horse, so Frank was able to penetrate many secluded spots unknown even to habitual residents.

The furlough of the absent bank-agent passed quickly, so did the country holiday of his *locum tenens* at Kooinda.

Frank thought he would like to signalize his visit and acknowledge the hospitality he had received by inviting his new friends to a picnic before his departure. It was not to be a formal affair, at all, but just an easy out-door gathering for an hour or two of agreeable companionship amid beautiful scenery.

The Falls was the spot chosen for the meeting; it is three miles distant from Kooinda. These falls are formed by a sudden dip of about twenty-five feet in the rocky bed of the mountain-stream which encircles the place. The rush of the water has here worn the rugged stone to a smooth, cliff-like surface, over which the rushing water comes tumbling and foaming with deafening

roar, tossing its spray on to acacias and wattles, which droop to the river's edge. Lovely heaths and ferns in great variety grow here, mixed with wild thyme and peppermint, whose pungent odour freshens beneath each passing footstep. Frank's guests wandered about, finding treasure of maiden's hair, delicate mosses, and brilliant trailing plants, the more adventurous climbing the boulders, and balancing themselves on the smooth rocky ledge above the foaming stream.

Lunch was prepared on a point which Frank prided himself on having discovered in one of his solitary rambles. It was but a short distance from the falls, yet it was unfamiliar to older residents of the district—lying back in the forest, through which the river winds, shadowed to its brink by fine trees, running between broken quartz rocks, or making its way with difficulty over dead stumps, bushes, stones, etc., the *débris* of winter floods.

Following the mazy windings of this creek a little way, then ascending through an opening in the scrub, Frank triumphantly led his friends to a high peninsula, where the large trees made a shadowy glade, sweeping the soft turf with their bending branches. This peninsula would be an island but for the narrow ridge which runs from it up into the forest. The repast was spread under a large weeping gum near the edge, overlooking a deep still pool in which the current is scarcely perceptible—the sort of place one fancies must be a bottomless abyss, so still and dark that it is difficult to believe it a part of the rushing bubbling stream with its noisy fall, whose roar now mingles with merry jest and ringing laughter, even as during long ages it *has* mingled with the hoarse laugh of the jackass and shrill scream of the parrot.

Glimpses of muslins and ribbons, of puggeries and light coats, may be seen to-day among the trees, as in years past the

trailing 'possum skin of the Gins or the boomerang of the black fellow. Who knows but the last gathering held on this bit of the virgin forest might have been a native corroboree, or a hunt for the bandicoots which still burrow there?

So human life ebbs and flows, so races possess and pass away, while Nature, ever active, yet ever permanent, remains to welcome and support all her children.

The present occupants of the spot had no thought for the past—they gave themselves up to enjoyment of the scene. On one side they looked down on the river, escaped from the still pool, and apparently winding away in the distance; apparently only, however, for they had but to turn, and the busy stream came sparkling up again, having wound round the point of the peninsula and returned on the other side.

Frank, moving about, doing the honours of the Liliputian Land of his own discovery, animated and merry, had little of

the gloomy lad who roamed the hills of Ribee.

Definite aims in life had given precision to his naturally dreamy temperament. This was expressed in the firmness of the once parted expectant lips; the outline of his chin too, now covered with a thick brown beard, indicated tenacity of disposition. These lower features contrasted with the earnest, loving look in his brown eyes, deep set, with overhanging brows. When in repose the gloomy expression of his boyhood showed itself now as a tender sadness shadowing the broad square forehead. It seemed a question whether strong will, warm affections, or intellectual tastes would preponderate in his character. At present will ruled; perhaps it was well that circumstances had early brought this side of the young man's character into play, otherwise his natural affectionateness and the refinement of his tastes might have proved an element of weakness. As it was, Frank,

in spite of his departure from the Carey standard of beauty, had grown to be a fine manly fellow, tall and broad-chested, as became his English descent, thin and older-looking than his years, as resulted from his Australian birth and rearing. He had never considered his personal appearance—as yet it had no existence for him; in fact, he was too busy to think much of himself, and the careless grace which comes of unconsciousness was a great charm.

I don't know why it has here occurred to me to describe what our friend was like; I suppose it must be because at Kooinda people first regarded his appearance. Among his small circle of town friends, who had been familiar with it from his boyhood, it was accepted as part of himself; here, holding temporarily a prominent position among strangers, it naturally became the subject of remark.

But to return to the picnic. Frank led his guests, by a track which he had made for

himself through the bush, to an opposite side of the zig-zag river. Here, again, it resembled the still pool fronting the peninsula; our enthusiastic showman chose the hour at which he knew the sun's rays would stand on it at a particular angle, when the reflection of the tall trees on the higher bank had a singularly weird-like effect.

The little excursion was quite a success, and it was agreed on all sides that Mr. Carey's visit to Kooinda would be remembered in that placid township.

It was, however, destined to be signalized by an incident of a very different character.

The day before his departure Frank was busy at the bank books, being anxious that his accounts should be left in order and everything ship-shape, as he mentally phrased it. A violent hot wind was blowing, clouds of dust poured along the deserted street, blinding the few persons whom business compelled to face it. Shop doors were closed; private houses barricaded with out-

side blinds or Venetian shutters. The corrugated-iron hotel, separated from the bank by a right of way, was really a comfortable lodging-place, in spite of its quaint aspect. The host and his wife were old-fashioned English people, scorning any approach to shoddy, and keeping only plain articles which *really* were what they *seemed* to be.

As in most of the better class country inns in Victoria, a farm was attached. The host killed his own sheep and fed his own pork. His wife's dairy supplied cream and butter plentifully; eggs, fruit, vegetables were equally home produce, sweet, fresh, and abundant.

Unmarried bank or government officials in Kooinda boarded here, also a bachelor doctor and surveyor.

Frank's assistant, the resident clerk in the bank, usually went to his dinner a little before one, the agent getting lunch after him.

"Good job it didn't blow like this yester-

day," said Frank, as his junior was preparing to leave the office, alluding to the excursion of the previous day.

"Yes, 'twould have been unpleasant, though we should have escaped the dust down by the river, and the falls would have lashed up splendidly in this wind."

"Best as it was," returned Frank. "Confound that spouting! Do see to get it fastened, Thompson; it's enough to deafen a fellow."

"I'll go over to old Waters and get him to come; he'll have to hold on, though, pretty hard if he goes up this afternoon," said the clerk, leaving the office and shutting the door carefully behind him.

Frank, standing at his desk absorbed in a column of figures, scarcely noticed the opening of the door soon after Thompson's departure. The rush of air, however, roused his attention before the person entering had closed the door. Frank observed he was doing so, and he looked down immediately

at his calculation, which he had nearly completed. "One moment," said he, raising his hand with the pen in it.

The stranger glanced around, then drew something from beneath his coat; instantly Frank heard a sharp click. He looked up; a crape-covered face was close to his, the cocked revolver almost touched his cheek.

"Move and you're a dead man; your keys," hissed the intruder.

Had there been time to think, the audacity of the attempt in broad daylight would have bewildered Frank. Fortunately his instincts were rapid; mechanically he knocked up the arm which held the revolver, dodging quick as lightning beneath it towards his sleeping-room, the door of which was ajar and just opposite.

In a second he grasped his own revolver, which he had kept loaded, more because it was *en règle* than as being at all necessary. Pointing it at the robber, he exclaimed, "Now, then, we're equal; down with it, or *you're* the dead man."

The reply was the whizzing of a bullet, so close that it seemed to touch Frank's whisker, lodging in the wall not three inches aside from his standing place. Ere it lodged, however, Frank had fired; his opponent's arm dropped, the next moment he was flying across the open space at the back of the building toward the neighbouring Bush, Frank after him at full speed.

Before he had run many paces, however, he recollected that there might be accomplices, and that he had left the bank unguarded; he ran back and found Mr. Thompson just entering.

"What's up?" cried he, colonial vernacular coming most readily in his surprise at seeing Frank hatless and breathless, revolver in hand, the bank door open and another revolver on the floor. Frank scarcely gave time for explanation, but handing him the pistol, and charging him not to leave the place, hurried off to the police quarters.

Kooinda boasted two policemen, sleepy like their surroundings, and pig-headed as became their calling.

They hadn't seen any suspicious characters. Was it likely that such a daring attempt would be made in broad daylight? etc.

Frank lost patience. "Give me your horse," cried he, pointing to one saddled hanging up at the fence. "I'll soon overtake the fellow; you may do as you like."

But the officer, having upheld his dignity by opposition, began to perceive that the young banker was not dreaming; probably there's something in it. No doubt Mr. Carey was in earnest; he supposed somebody had frightened him; he'd see about it. A crowd, too, had collected around the police quarters by this time. The report of a catastrophe seems borne on the wings of the wind. Frank had spoken to no one but Thompson and the police. Thompson, mounting guard at the bank, just told a passer-by; straight-

way a vague feeling of something having happened floated in the air at Kooinda that afternoon.

By the time the two policemen rode off in pursuit the excitement had become general. Frank telegraphed immediately to the police at the nearer townships, and to head-quarters in Melbourne.

The next day, when the resident agent returned, he found his small branch had sprung into wide notoriety, and his young *locum tenens* had become the hero of the hour.

CHAPTER IV.

IN reality Frank had done nothing heroic. He was quite aware of that himself; he had merely followed his natural instinct of defence with common promptitude.

A week after his return to Melbourne Mr. Mayne came to him with a telegram in his hand. "That fellow's taken," said he; "the police came on him at a sly grog place in Bullarook Forest. You must go to Ballarat and identify him. I suppose you can?"

"I'm certain of his figure and gait, but not so sure of his face."

"Anyhow, you'd better start this evening," replied the manager.

So Frank went. His deposition was scarcely needed; the man's broken arm and the revolver identified as his were sufficient proof. Indeed, the would-be robber confessed that he had conceived the idea of robbing the bank at that hour of the day knowing that few people were about; then the high wind was an accident in his favour. He believed the audacity of the attempt would insure success, the official in charge being likely to be taken off his guard. "I thought, too," said he, "the young swell from town wouldn't be such a rough customer as the old bird; my word, though, he's pluck enough for a dozen."

Of course, the story was telegraphed about country, reported in the newspapers, losing nothing by repetition. So Frank got credit for his share in the business, and a step in the bank, which was more to the purpose.

His mining venture at Kooinda had come to nothing. He had told his mother of it when he returned home, and her sanguine

temperament predicted certain success; unfortunately, this easy road to fortune which she fancied lay open before them fostered a return to former habits of expenditure, which, with easier circumstances and the attractions of town, had lately been growing on her. With a gold mine in prospect, she need not restrain her taste for the elegancies which are almost a necessity to a woman reared in luxury, as Mrs. Carey had been. As her daughters grew older, she liked to encourage in them habits and wants which in her opinion distinguish the gentlewoman.

When Frank was called on to pay his second ten pounds, his mother thought it unfortunate; but she still anticipated success. "These things always take time," she said, "and succeed magnificently just as you expect them to fail." Her predictions, however, were falsified in this instance; shafts were sunk and drives made, stone taken out, gold found, but not in payable quantities. Leaders and indica-

tions of a main reef appeared on all sides; over and over again it was reported to have been struck, but always discovered to be a mistake. The hoped-for matrix persistently hid itself. More money was spent, but nothing came of it. Frank ran up to Kooinda one Saturday to attend a meeting of the promoters, and brought all his influence to bear on the side which opposed incurring more expense. Ultimately it was decided to let the claim to a party of tributers for a term of years.

His first mining venture cost more than Frank had expected, and he was glad to have averted further loss; he had certainly bought experience rather at a high rate, as he conceived; so he tried to forget the Kooinda quartz-claim, and it was not difficult to do this, as it speedily fell back to its former obscurity.

Mrs. Carey was the person most injured by it, though Frank was far from guessing this at the time.

About a year after Frank's visit to the Kooinda agency, Mr. Mayne one day said to him, "How should you like a country life, Carey?"

"I don't understand you, sir," said Frank; "I'm obliged to live in town."

"Well; but changes come sometimes, and I'm going to propose one to you. The manager of our Lakeville branch is transferred to Geelong, and the directors have decided to offer Lakeville to you."

"The managership, sir?" asked Frank, in surprise.

"Yes, the managership. You're young for it, certainly, and it's a good step to give you; but we've had our eye on you for some time, and, in fact, we think it will be good for the bank—and for you, my boy," added Mr. Mayne, dropping the manager and reassuming the friend.

Frank felt much as he did when his old master at the grammar-school had offered him the means of living while keeping his

terms at the university; his face flushed, and his eyes danced with gratified pride. "It's very kind—it's better than kind," he said; "it's an honour that the board place this confidence in me."

"You have earned it," said Mr. Mayne.

"I'll do my best to deserve it, sir."

"Then you accept?"

"My mother," hesitated Frank. "I'll take a day, if you please, before giving a final answer." Then he added more collectedly, "I should like to have this offer clearly before me before deciding."

"Particulars? Sort of business transacted, you mean?" questioned Mr. Mayne.

"Yes."

They went into these, and Frank found it would be greatly to his advantage in a pecuniary point of view, besides the rise in position. He expected this to weigh with his family as it did with himself; otherwise he had no special wish to bury himself at Lakeville, which he knew to be a small

country township, more distant from centres of population than Kooinda, though doing a larger business on account of its rich agricultural surroundings.

When he came to discuss the offer he had received with his mother, he found, as he had anticipated, that the increase in salary and step upward in official rank influenced her in favour of acceptance. There were embarrassments in town of which Frank knew nothing; she hoped to smooth these by temporary retirement—indeed, their limited income precluded much intercourse with the gay world of Melbourne. Under these circumstances, Mrs. Carey had found town life less charming than it appeared when viewed from distant, secluded Ribee.

So she agreed with Frank that they ought to take advantage of the opportunity opening to advance in his profession, albeit it would necessitate an endurance of the dulness of country life. The girls, with

the love of change natural to their age, were pleased at the idea of a new home; so it came to pass that before he was six and twenty Frank Carey developed into a full-fledged manager of the Lakeville branch of his bank.

He felt quite a family man when, with his mother and sisters, he disembarked at Bulla, a beautifully situated seaport about ten miles from Lakeville. After resting awhile from the fatigues of the steamer, and collecting their belongings, the party drove across the country to their future home. Even Mrs. Carey was impressed by the romantic picturesqueness of the scenery, her idea of the country being mainly founded on experience of the Bush around Ribee.

Driving along the open road from Bulla to Lakeville they had the great blue Southern Ocean, stretching far as the eye could reach, on their left; between it and the road, as well as on the right hand, lay

miles of splendid pasture lands, dotted with clumps of trees, beneath which white sheep cropped the thick soft grass, gleaming like a sheet of emerald in the sunlight.

When they turned into the Lakeville road and reached the top of a steep winding lane, the girls were as much astonished as delighted at the view which burst on them: A broad clear lake, rippled by a fresh breeze blowing up from the ocean in the distance; nearer in shore shallow water, thick with rushes and submerged trees; a large volcanic island with cone-like tops, clothed to the summit with she-oaks, ferns and lighter foliage below; two smaller islands near, overgrown with a mass of luxuriant vegetation; a precipitous descent from the road to the lake amid a young wood of saplings and tree ferns. The dark background of forest stretching away to the north, and the foreground of ocean reaching to the southern horizon, formed a fitting setting to the miniature

loveliness of the lake-bound island and precipitous hillside. Some graceful black swans were swimming on the clear surface of the lake. A quantity of waterfowl whirred and fluttered among the reeds near shore. The sweet-scented mimosa and prickly box, mingled with a shining golden flower of spicy odour, made a shady roof for the brilliant trailing plants which clothed the side of this vast lake crater, while the island itself looked darkly mysterious, with its funereal trees above and bare white trunks spreading ghastly arms below.

Frank had made a journey of inspection hither alone the week before, so he was able to tell of the big lava stones, light as feathers, on the island; of its bower-like bays and fern valleys; of the craters down which you might scramble, bringing back treasures of young cherry-trees and pink hyacinths; of the dead forest beneath the shore shallows; of ever-flowing springs by the hillside, near which was moored a boat

belonging to Miss South, sister to the doctor at Lakeville.

He had not, indeed, seen these local marvels himself, but he had heard of their existence during his short sojourn there, and now, with great interest, told of them to his sisters, already feeling something of the pride with which the inhabitants dwell on the glories of this lovely spot.

"Do you think, Frank, we shall know Miss South?" asked Fanny.

"Of course, the doctor's family will call on us," replied Mrs. Carey.

"Did you see her, Frank?" cried Lucy.

"No; but I got a glimpse of the doctor riding past the bank one morning; you know I only stayed a couple of days."

"I hope Miss South is nice," observed Fanny.

The carriage turned off sharply to the right, and presently Lakeville lay before them.

It was a good-sized township, as town-

ships count in Victoria. The first building that attracted their attention was a handsome Roman Catholic cathedral, which would not have disgraced Melbourne; just below was a small English church, evidently intended at some future period to be cruciform, but at present consisting of a nave only. A parsonage close by nestled back among shrubs; behind that, two plain, dark stone buildings, the Presbyterian church and manse; a more pretentious chapel, with ornaments of wonderful shape and size; another chapel, perched in a corner on four logs, apparently ashamed to come forward among its grander neighbours.

"This part of Lakeville is called Church Hill," said Frank; "it is the ecclesiastical division of the place, I suppose."

They passed a mechanics' institute, post-office, hotels, stores, shops, a rival bank, and finally stopped before a good-sized building, with a deep verandah and garden

on one side. This was the bank. A young man appeared from the business front; presently the private door opened.

"Here we are," cried Frank, "welcome home, mother. How are you, Lawson?" to the clerk who came forward to assist the ladies. "This is Mr. Lawson, mother, cashier, teller, etc."

Mrs. Carey acknowledged Mr. Lawson's presence with a dignified curtsey which had the effect of annihilating that good-natured but timid individual.

"Come, girls, bundle out and take possession," cried Frank, lifting Fanny from the carriage, and then turning to give his hand to Lucy, Mr. Lawson being too shy to venture on further civilities; he, however, vindicated his reputation for good-nature by rummaging for luggage, and otherwise assisting the servant.

The carriage dismissed, Frank entered the house. He felt in capital spirits; this seemed more like home to him than their

town residence had ever done. He was master here; and it was with a thrill of honest pride that he saw his mother take her place as mistress of the home he had earned for her.

PART III.

CHAPTER I.

"HAVE you seen our new bank manager yet, Fred?" asked Mrs. South, as the doctor entered the room where his wife and sister were waiting lunch for him.

"I got a glimpse of him in the bank this morning, but I was in a hurry, and got Lawson to attend to my business; the new boss was inside."

"Don't be colonial, Fred."—"You're always in a hurry, I think," came simultaneously from both ladies.

"One at a time," cried the doctor, "and if you please, my dear, I'll have lunch first of all."

"Before the 'one at a time' begins," said Mrs. South, laughing, and moving to the table.

"What's he like, Fred?" asked Miss South.

"I noticed some ladies coming out of the private door this morning," added Mrs. South; "is he married?"

"I'm sorry I can't justify—beg pardon, I mean *satisfy*—your curiosity, ladies," returned Doctor South, with a mocking bow to his wife and sister.

"You're dying with curiosity yourself, isn't he, Helen?" said Mrs. South; "you know you're in hopes he'll be the sort of person you can rub against now and then."

"I don't care so much about that as I used to do, Jess," replied the doctor, looking fondly at his wife; then he added lightly, "between you two a fellow's wits get sharpened at home; outside rubbing is not required when one lives in a knife-box, you know. Seriously, I only got a glimpse of

Mr. Carey, as I told you; he's tall, gentlemanly looking, has a well-set head, with dark curly hair, closely cropped, probably with an eye to the paucity of barbers in country places."

"I hope the ladies are nice," remarked Mrs. South.

"Lawson did mention them, now I think of it," said the doctor; "mother and sisters, I fancy, not wife."

"Mother and sisters," repeated Mrs. South; "that sounds well. Somebody for us to rub against, Helen."

"One does get sadly rusty in these small townships," said Miss South; "I declare it's becoming quite an effort for me to accompany you to Bulla on a round of duty calls. After all, the line is very faint between the super-domestic and the anti-social; but so few people are worth the trouble of knowing," she added, with a little air of severity which sat oddly on her bright sweet face.

"Female Diogenes of nineteen years—lantern and tub—eh Helen?" laughed the doctor.

"I'm sure, Fred, I don't know what you'd do if you hadn't me to teaze," said Miss South, making a mouth at him; "besides, I'm nearly twenty, as you know, sir."

"A woman of sober years and large social experience; my dear madam, I beg to apologize."

"We shall get no good out of Fred now, Helen," said his wife, "he's in one of his quizzical humours. I have laid to heart your allusion to anti-social habits; let us call this afternoon on Mrs. Carey—of course you'll come with us, Fred?" looking at the doctor.

"I, my dear? A morning call on strange ladies! Really——"

"O Fred, you must."

"It's not in my way, certainly; but strange things have happened to me of

late years that were not in my way, so I shall be happy to attend you on this occasion," said the doctor; then, as if to himself, "I can go over to Moran's in the evening."

"You dreadful hypocrite! I thought he was wonderfully ready to yield, did not you, Helen?"

"Of course, he knew well enough we would rather go alone than have him away all the evening," said Miss South.

"Must you really go to Moran's to-day, Fred?" asked his wife.

"Really I must—the child is ill again; but I can go in the evening," he remarked mildly.

His wife shook her tiny fist at him. "Come, Helen," cried she, "we must take his card, as usual; mind you don't keep us waiting for dinner, sir."

"Am I dismissed?" asked the doctor submissively, opening the door for the ladies. Presently he followed to his wife's

room, booted and spurred, to say good-bye before setting out on his ride.

Doctor South was still young in habits and constitution, though on the shady side of fifty. He had come to Lakeville about four years before, accompanied by his two sisters; the elder was now married to Mr. Elton, a squatter of the neighbourhood, who also had a large run in New South Wales; the Eltons divided the year between the two stations, generally arriving at Lakeville about Christmas and leaving in July. Their advent was the holiday of the year to the South family, and, indeed, was eagerly anticipated by the community at large, Mr. Elton having identified himself with that district very closely for many years; and "Miss Margaret," as Mrs. Elton was still called by the older inhabitants, was beloved on her own account, as well as on his.

Soon after his sister's marriage Doctor South also married, his wife being the

daughter of a former clergyman of the parish. This marriage cemented the bond between the doctor's family and the residents of the Lakeville district, and he was accepted quite as one of themselves. Towards *Miss Carr*, their clergyman's daughter, the parish had felt it a duty to be exacting, loving her all the time; now that she was *Mrs. South*, their doctor's wife, it felt that, the responsibility of criticism being removed, it was free to love, trust, and praise her without stint.

Helen South, the doctor's youngest sister, was the pride of Lakeville; Miss Helen's dictum the standard of public and private opinion. The young women attended her evenings, held in the school-house once a week, which were devoted partly to instruction and partly to amusement. She showed curious devices in plain and fancy needlework, models in the same, or in art, according to individual taste; domestic receipts, books, magazines, or pictures.

Sometimes music or entertaining lectures made a change in the ordinary proceedings, advantage being taken of the presence in Lakeville of any visitor able to give variety and the interest of novelty to the young women's association which Helen had organized, and over which she presided. Her efforts were of course made with careful regard to the independence of the colonial mind and manners. Had there been a tinge of the great-lady-and-poor-cottager element common in English country parishes, her offered benefits would have been ignored or rejected; indeed, with all their concessions to popular sensitiveness, the attitude of the Souths toward Lakeville, and *vice versa*, would have been impossible except in a long-settled agricultural district.

In a digging township, for instance, such as Mial, where Doctor South had formerly lived, the mutual interdependence of classes, and the kindly feeling springing from it, were unknown. The migratory habits of the

genuine digger are totally opposed to it. To him and to his family, existence is a series of alternations between wasteful plenty and severe privation. A lucky find or a rich patch sets him up—extravagant luxury reigns in his home; his score at the public is paid, and a new one run up; his wife and children appear in gorgeous attire, exciting the envy of less fortunate neighbours. In a few months all is changed—the wife will be seen trailing her soiled finery from store to store, getting a bag of flour on credit in one, a little tea and sugar in another, according to the standing of accounts; the children, half-naked, are recklessly cutting down young trees for firewood in dry weather, or chopping at old stumps in wet; the man himself walks about with his tin dish, fossicking here and there, or if he possesses a sluice, turns it on to fresh ground, hoping to get better washing.

The habit of mind this kind of life en-

genders is opposed to friendly intercourse with the educated classes; indeed, the digger's mental attitude toward the world in general is expressed in his manner, which says plainly, "None of your gammon; you only want to be patronizing. We're as good as you; if you're better off now, one of these days we'll be up and you down," etc.

In mining townships, as distinguished from alluvial diggings, there is more thrift and regular prosperity, consequently more education and respectability; still, the defiant habit of mind and rudely independent manner prevail there also. In such places it is exceedingly difficult to get at the people, who are suspicious of attempts to introduce a higher standard of culture among them, as though it were a covert assertion of superiority or an underhand method of getting something out of them.

On his first settling at Lakeville, Doctor South had been much surprised at the better feeling existing between the different

classes of society there. He did not then know that it was largely owing to the good influence exercised by Mr. Carr, the first clergyman of the parish, and by Mr. Elton, who took up a station near, soon after the district had been surveyed.

The settled character of the population also helped; cultivators of purchased farms, however small, take root in a place more kindly than the free selector, who is almost as migratory as the digger, doing barely sufficient in the way of improvements to enable him to hold his selection until he can sell it to advantage preparatory to taking another. Of course, the law is evaded and false declarations made; but the standard of morality is not higher here than in many other parts of the world.

There were not many selectors about Lakeville, which, socially, was more like an English agricultural village than are the majority of Victorian townships; so Helen South's efforts to elevate the tone of feeling

among the young women were fairly successful, especially with the junior members of her association.

One of her chief aims was to induce juster views on the question of domestic service, which is a burning question in the colonies.

The families of the early settlers have increased; but the prosperity of country districts, at least, has not increased. No doubt daughters in most homes where the father is industrious and steady could be maintained at home, but supplies of dress and pocket-money would be scanty; they therefore take employment, for part of the year, at least.

Dress-making or shop-attendance are the favourite occupations; of late school-teaching is also becoming crowded. Domestic service is a last resource, and regarded then as a temporary expedient only, for obtaining a supply of cash. Helen set herself to impress the Lakeville girls with a sense of the honourable responsibility attached to

domestic service—to get them to see that it was more healthy and respectable than the position of the smart miss who sits all day at the sewing machine, and flaunts her finery in the evening, unprotected by the restraints of a well-ordered household.

Several of the more sensible girls were influenced by her in this matter; colonial parents, as a rule, usually accept whatever view finds favour with their children.

But there is another aspect to the servant question among us, namely, the mistress's side. Whether it is because so many mistresses, having risen from the ranks themselves, imagine they assert their dignity by regarding "the girl" as separated from them by a great gulf, or that gentlewomen, usually considerate, have become disgusted at the ingratitude and want of consideration common to the colonial help, in the majority of cases, certainly, the connection has come to be one of ungracious necessity on both sides—the servant doing as little

and getting as much as she can, and the mistress giving as little and exacting as much as *she* can. The latter is indifferent to her servant's comfort, and the former is careless of her mistress's interest; the bond is thoroughly unsatisfactory, lasts perhaps a few weeks or months, ending in a domestic flare-up, and the same process re-enacted with other parties.

Mrs. South felt strongly on that point; she considered that it actually touched the social future of the colony itself. It was she who had drawn Helen's attention to it. Her share in the work was to look into the mistress's side of this question when any of the Lakeville girls signified their willingness to "take a place."

Having known the residents of the district from her childhood, she was able to place Helen's young people suitably. The gentry of the neighbourhood regarded Mrs. South as a species of perambulating registry, and Lakeville girls were much sought after.

It was not much that the Souths could do towards abating the universal servant trouble. Their sphere was small; their efforts, even in that small sphere, often frustrated; but still, they were glad to have placed a few young people well, and to show the district generally that it is not impossible, even in the colony, to make domestic service a comfort instead of a misery to those concerned in it.

Besides advising Helen in reference to this, Mrs. South was especially the friend of the older inhabitants, who relied on her gentle sympathy and ready help. She had grown up among them; they felt no scruples in detailing their troubles to her, dwelling on them with that prolixity and precision peculiar to their class.

Altogether, the South family were benefactors to Lakeville, and if, as Helen said, anti-social toward the outside world, their domestic interests widened sufficiently to embrace all their poorer neighbours.

It came as second nature to Mrs. South to help those who needed help; her husband's assistance was rendered in the same way, without thinking about it, on no plan or system, but as occasion offered. In Helen South, however, there had always existed a suppressed enthusiasm, a desire to do some real work, to be of use in the world; and she found sufficient in this limited sphere to mould the smouldering desire into persistent action.

Shut out from the world, the enthusiastic English girl grew to womanhood, bound to her colonial home by the strong bonds of tender affection, united to her neighbours by the sufficing ties of benefits lovingly bestowed and honest regard respectfully rendered. Her life was full of interests; the cheerful animation they brought was reflected in her face: the features, regular and statuesque in repose, lighted with a benignant glory at a touch which reached the soul within. There was an exquisite

charm in the earnestness of her clear dark eyes and the quick flushing of her pale cheek when her interest was aroused or her sensibilities awakened. Tall and slender, the sloping shoulders and slight figure seemed to bend beneath the weight of heavy coils of hair, drawn back from the face and wound like a coronet round the head. In repose, the prominent characteristic of Helen South's face was purity; in animation, earnestness.

When, in her first youth, she had joined her brother in his Australian home, he had compared her to a lily whose shining petals were just opening to the sun. She was still lily-like; the graceful figure slightly stooping forward, the oval face with its creamy complexion, the queenly dignity which took the form of coldness towards strangers, suggested the image of the flower; and although she was now twenty years of age, the secluded life she had led held the petals yet half closed.

Indifferent to the outward world, a little exacting and satirical withal, Helen South had small experience of prosaic common existence. Like most enthusiastic people, she cherished a high ideal, and made scant allowance for that which fell short of it. Her notions of the valuable and worthy were apt to be moulded in one pattern, and required to express themselves in one way. She had yet to learn how variety of temperament affects both personal feelings and their expression. Helen was not so great a favourite among her social equals as her sister, Mrs. Elton, had been. Young men pronounced her *very superior* and a *little frosty*. Old men delighted in her enthusiasm, and smiled at it. Women thought her nice, and came to her in their sadder hours; but, on the whole, did not miss her at gayer seasons.

Meantime, she was the joy of her family, and of her few intimate friends it was doubtful whether the doctor or his wife

loved her best. Each reproached the other with spoiling her, and Helen, sitting on a low stool between them, would saucily declare she spoiled them both. "Only, you know," she maintained, "you must always give me my own way, because, of course, it's the right way."

No one gainsaid this except Janet M'Kinlay, who, since Mrs. South's nursery had been inhabited, sometimes resented Helen's dealings with baby in the matter of baths and fresh air.

Janet had been the doctor's housekeeper in his bachelor days. Since baby's arrival she had withdrawn to the nursery, spending her time chiefly in attending upon and admiring that precious mite of humanity. Her husband, Andy M'Kinlay, superintends the stables and potters in the garden, lamenting the degeneracy of modern gardeners in general, and of Micky, the doctor's factotum, in particular.

Miss Helen is the delight of Andy's eyes.

He cannot understand how Janet has allowed the "bit wee puling thing" to supersede her. He is now leaning on his spade, watching her down the street, as she accompanies Mrs. South, to call on the ladies at the bank.

CHAPTER II.

"So you've paid your visit, ladies," said the doctor, as they sat at dinner that evening. "What do you think of our new neighbours?"

"Mrs. Carey is lady-like and agreeable. I should think she must have mixed a great deal in society at one period of her life," replied Mrs. South. "Helen says she reminds her of a Lady Mary Vane, wife of the colonel of the regiment quartered at Plymouth, who was always described as a 'most fascinating woman.'"

"A fascinating woman? I'm not up in the study of the genus, but it's a grand

thing for Lakeville to possess a specimen. What are the distinguishing features, Helen?"

"A vast range of conversational skimming—perfect manners—charming tact—conveying the idea that the fascinator is really fascinated by you; one is swooped up in a social whirlwind—mental change of air, in fact."

"Delightful! I hope, my dear, you forgot to leave my card," said the doctor, turning to his wife. "I could call to-morrow."

"And imbibe fascination? No, indeed; we left your card, hinting that you were the reverse of a fascinating social unit."

"To console Mrs. Carey for my neglect. Well, it was charitable, which may cover the misrepresentation. Did you see our financial hero; and is he fascinating also?"

"We had no opportunity of judging. When I laid down your card, Mrs. Carey said Frank (I think that was what she called him, Helen?) was much engaged at present;

she hoped he would be more at liberty when they were settled."

"Then, I conclude, we may consider the bank family an acquisition?" remarked the doctor. "But what do they think of us?"

"Well, as Helen says, Mrs. Carey gave us to understand that we had fascinated her; though, of course, she did not exactly express that. She is enchanted with our surroundings—declares the hill and lake to be a miniature picture of some fairy land in Southern Europe."

"I am glad she appreciates our scenery," said the doctor in a tone of gratification (Lakeville scenery was his hobby); "when Margaret and Edward return, we must make a party to the island and exhibit our lions. You have not mentioned the young ladies, though."

"They are handsome girls," said Mrs. South.

"And decided echoes of their mother," added Helen.

"Well, Lakeville is looking up," remarked Doctor South. "A travelled lady of fascinating manners—two handsome daughters; I hope they won't find us unbearably dull. Helen, you will have to brush up."

"Dull! I don't fancy the word has occurred to them yet. Apparently they imagine that our rural lives are made up of a series of picnics and boating excursions, alternating with rides in cool weather; at any rate, I couldn't get them to talk of anything else."

"Did you expect them to be interested in your girls all at once, and to volunteer a musical entertainment, or no end of new patterns for the next evening?" asked the doctor, laughing.

"Of course not, Fred; you're too absurd," said his sister.

"I dare say they will take part in our plans by-and-by," remarked Mrs. South—"perhaps open something fresh to us. I don't think they're readers, though," she

added, recollectingly; "I tried to draw them out in that direction, but only heard that Frank was always poring over his books."

"A domestic grievance, perhaps," said the doctor. "However, they will take to reading when the rains come. What else could they do in winter?"

"One can always hibernate, you know, Fred," remarked Helen, suggestively.

A few days after this conversation Doctor South, coming in from his professional rounds, said, "I've had a very agreeable ride this afternoon. I fell in with Mr. Carey near the springs, and though it's the first time we've really met, we knew each other by sight, and amalgamated at once. There's no nonsense about him; seems keen at his business, but not a mere money-making machine; has an eye for nature, and isn't too done up for a hearty laugh, though he does come from the head office. I hate a languid snob," added the doctor, irrelevantly.

Mrs. South burst out laughing. "A hit

at poor Mr. Goin," said she. "Let him depart in peace."

"With all my heart, so that he *does* depart; but one never sees the end of these fellows. However, that's not the point. I'm glad we've got Mr. Carey, anyway."

"Mrs. Carey called this afternoon," said Mrs. South; "Mr. Goin was driving her. She mentioned that he was leaving Lakeville to-morrow; they were going round the lake for a final drive."

"I fancy Mrs. Carey has fascinated him," remarked the doctor; "he's been in close attendance on her most afternoons with the bank buggy. Mr. Carey was riding a hired horse; rather a brute, but he managed him well. He asked me where he would be likely to get a good hack. I recommended Bond, and agreed to ride over with him to-morrow. Don't you think you could come, Jessie; old Mrs. Bond is always so glad to see you?"

The proximity of the Wells, his brother-in-law's station, enabled Doctor South to

keep half a dozen horses. Three were usually in, and three running on the station. One of these was Mrs. South's horse, though the doctor often had to ride it for her, she being a timid horsewoman, and not often in the saddle. Helen had her own mare, a present from Edward Elton, and was always ready for a ride.

The next day was one of those soft heralds of spring often coming to us about the end of August, before the boisterous September breezes merge into the hot winds of summer. Not a breath rippled the lake, lying motionless in the sun like a sea of glass. The great ocean, lulled to rest, lazily upbore a large white ship, whose white sails and delicate spars stood out distinct as the vessel hugged the land, tacking to catch the faint puff coming up fitfully from the south. In the offing a couple of steamers were dimly discernible; thin curls of smoke guiding the eye to the dark outline, whose steady movement on the verge of the hori-

zon rather enhanced than marred the charmed stillness of the scene.

An irregular line of towering sand hummocks, radiating the sun's rays, appeared like red, serrated cliffs. Soft, grassy paddocks below stretched close to their border of encroaching sand. Above, higher enclosures of potato patches, prepared but not yet sown, showed in warm brown and loamy black. The island lay in shadow, looming darkly above the sunny lake. It was the sort of day that indicates more wind tomorrow, a gale on the next day, then rain.

Frank joined the riders at the doctor's house.

"I've persuaded my wife and sister to ride with us," said Doctor South, advancing to the outer gate to meet him.

Dismounting, Frank entered the yard as the ladies' horses came from the stable.

"Take our horses round; Mr. Carey and I will mount the ladies," said the doctor, taking the bridles from the groom, and

passing by a side gate to the front, followed by Frank. It was his first introduction to Mrs. and Miss South, who stood waiting on the verandah.

"You know Mrs. Carey, so you are supposed to know Mr. Carey," said the doctor, unceremoniously; "here he is. Mount my sister, Carey, will you? My wife's timid; I always mount her myself."

Helen's foot scarcely rested on his hand; light as a bird, she was seated in a moment, and the party rode forward. Mrs. South, carefully settled by her husband, drew up to Frank, and commenced a conversation as they rode out on the hill, turning along the northern bank of the lake, where the crater appears to have fallen in, the side sloping abruptly to the water's edge. The further side of the island—not often penetrated—was toward them. It is precipitous and strong, having a ridge of lava rock crowned with funereal trees, whose nodding plumes are reflected in a narrow bay immediately beneath.

"The old lake-spirit is asserting himself to-day," cried Helen, as she and her brother came cantering up.

"Is there a lake-spirit in addition to the other wonders of this enchanted land?" asked Frank.

"When the sun's rays light up the lake, leaving the island dark, we have an idea of a grim lake-spirit wrapping it in his mighty shadow," said Mrs. South.

"One could fancy that peak the outline of a giant figure," said Frank.

"Can you *fancy*? What a comfort! So few people can," remarked Mrs. South, lightly.

Frank laughed. "Oh, I can fancy; rather too much sometimes. Bankers, you know, should be prosaic."

"You come in time to see our district once more in its special glory," said Mrs. South; "next year will be the last of our great potato harvests."

"I see extensive plots preparing," said

Frank, glancing round at the bare enclosures.

"Yes, the harvest is quite a sight—like a fair; numbers of people come from all parts of the country to gather it in. The whole of that flat before you will be lively with drays, tents, tarpaulins stretched on poles; men, women, and children will be busy for a couple of months; and potatoes, their yield, their price, etc., will be the objective and subjective point of interest throughout the neighbourhood."

"But why is next season to be the last?" asked Frank.

"This survey is to be divided into farms and sold," replied Mrs. South.

"The land looks splendid and in good heart," remarked Frank.

"Yes, it has been well cared for of late; the potato plots one year carry sheep the next."

"I suppose this survey will fetch a high price," said Frank.

"The doctor thinks about forty pounds the acre. Some ground near the lake sold last year at seventy."

"It's a great price for country land," said Frank; "if we get four or five pounds per acre down Ribee way, we call it good."

"I'm sorry the survey is to be cut up," continued Mrs. South. "The wide-sweeping, billowy paddocks have a grand air of free space to my mind. We shall lose the brilliant green, too."

"Do you know, I find a beauty about bare ploughed ground," said Frank. "It is suggestive of bounty and richness; and then the browns have so much variety of shade, from the deep chocolate to the light sandy soil."

"I suppose there are always compensations. Perhaps we shall learn to like the browns as much as the greens in time," replied Mrs. South, laughing.

"At any rate, they will contrast with the blue of your ocean, and the veil of grey

mist I observe rising from the lake at sundown. Besides," added Frank, "the greens will never be put out of court, only subdued; there are the ferns and the trees, to say nothing of flowers, shrubs, and grass."

"Oh, we are well off indeed," said Mrs. South.

"Life seems more enjoyable in the country than in the town," Frank remarked, as the doctor and Helen rode up.

"I am glad to hear you say that," said the former; "so few young men like the country, unless they are born squatters."

"I suppose I'm a sort of hybrid—a born squatter spoiled; an ambitious professional about quarter made, developing into a practical gatherer of money for other people."

"And for yourself, too, I hope," remarked the doctor.

"Oh yes. I don't dislike my trade. I suppose one gets to like most things that one goes in for thoroughly."

"That's right," said the doctor; "respect

your profession; be true to it. When I was your age an old physician gave me that counsel; I've remembered it in many a sharp pinch for thirty years."

"Now, Fred, we don't want to hear about thirty years ago," cried Mrs. South. "The doctor is fond of enacting the antediluvian," she added, turning to Frank.

"And Mrs. South tries to persuade herself and others that her husband is quite a young man," said the doctor, smiling.

Frank looked at his genial face, with the deep-set eyes full of a dry humour, his active figure and firm seat; he thought that many a young man about town was older in heart and manner than this country doctor, with his Old World reminiscences.

They had now turned from the lake, and struck into a valley between fences, which soon opened out into the forest. Following a track down a gentle declivity, they caught sight of a creek bridged by an old tree, with a smooth bough bent down and fastened to

it as a handrail. The track wound towards it among thick timber, openings in which had been made by splitters, whose huts, consisting of two or three sheets of bark, were placed on the edge of glades, in which their wood, rails, or posts were stacked ready for carting; the men were invisible at this hour, but the sound of their axes echoed through the forest.

Across one of these cleared glades, a buggy drawn up under a spreading tree, and a horse feeding at long tether, were visible above the opposite bank of the creek.

"Mr. Veal's horse and buggy," remarked Doctor South; "he must be on his parish rounds in this direction to-day."

"And there's Mrs. Veal," cried Mrs. South, "and Tottie too; I did not think she had reached so far as this since baby was born."

The group at the creek made quite a sylvan picture. On a log, near the primitive bridge, sat a lady with an infant in her

lap. A little girl of three years was making vigorous efforts to crawl round a fallen tree of great girth, which lay half across the creek, partially damming up the water there, and forming a deep clear pool between it and the bridge. The child was evidently aiming to reach a gentleman who, standing on the tree, was dipping water from the clear pool.

"Take care, Tottee; I'm coming. Wait with mamma," he cried.

The little girl glanced round to her mother, half inclined to obey; but the combined attractions of the creek and the scramble were too great, and she made a fresh attempt to grasp the gnarled log. By this time her father was ascending the bank, with a tin dipper in his hand; he seized the short fat leg lying partly across the tree, and, tucking its owner under his arm, carried her back.

"Drink, pa, drink," cried the child. Water from the dipper was poured into a

mug and held to her lips. "Now, sandwich," she cried, clapping tiny hands all scratched and dirty from the blackened log.

"Tottee must wait a minute," said the father, baring his head.

She looked up then; folding her hands, bent forward in imitation of her mother, while the simple grace was said.

Approaching the family group at that moment, the riders instinctively checked their horses. Said Doctor South, when they again moved forward, "Why does that familiar action seem more impressive here than between four walls?"

"The temple is so much grander," replied his wife softly, "with its ceiling of sky, and the stillness of the forest for silent prayer, the swelling of the wind for its chant of praise."

"Perhaps, too," said Frank, "we are unconsciously sensitive to the hidden link which unites the mute worship of Nature with the intelligent homage of the human soul."

Helen looked round at Frank. "I feel that, Mr. Carey, it's all in harmony somehow, though one can't exactly reason it out."

"'Somehow' is a favourite word of Helen's," said the doctor, "and covers a great deal of ground."

Frank smiled. "That bit of family life in the wild bush brightens the scenery," he said.

"Look at Tottee," cried Helen, "with her dirty, chubby fingers and crumb-besattered dress; it's well the sun is wintry yet, or the ants would be making a nest in her hat. I see one or two big fellows—early risers—surveying it doubtfully, though."

The demand for "sandwich" had been satisfied, and Tottee now indulged in a piece of cake as dessert. The horse in the background got as near as his tether would allow, having an anxious expression on his white face, as though he desired to suggest that oats would prove a suitable addition to

the feast. The mother crooned to her baby, and replied to her husband's remarks; the little girl persistently interjected lispingspeech; the creek babbled. A grey miner bird came out from a tree, perched on a bough, and surveyed the scene with an eye to crumbs, sending forth from time to time a monotonous note in anticipatory payment or impatience. Our friends riding up dispersed the *chateau oiseau*, scaring its builder to hidden leafy recesses.

"'The Country Parson in Australia; or, Parish Visiting in the Bush.' You look like a bit—of Claude," cried the doctor.

"Is that you, doctor? The ladies out, too! We did not expect to meet any one," said Mr. Veal, rising quickly. He had a slightly uneasy manner, as though he would bespeak your goodwill, but it wore off when he became intimate.

"You know Mr. Carey," said the doctor, motioning towards Frank—"The Reverend Mr. Veal, our clergyman."

"I had the pleasure of calling on Mrs. Carey; you were out, I believe," remarked the clergyman, shaking hands with Frank.

The ladies, meantime, had gone up to Mrs. Veal. Helen, off her horse, was playing with Tottee; Mrs. South inspecting the new baby.

The doctor came up. "Isn't this rather a long drive for you?" he asked. "The day is lovely, to be sure, but don't overdo it."

Mrs. Veal smiled brightly. "Oh, I'm not tired a bit, and baby's so good."

"We've been to the farms on the creek," remarked her husband. "We started early, and are making a day of it, meaning to go home by Weston's. Mrs. Weston has been saying she thinks Mrs. Veal has forgotten her."

"Nonsense! Don't do it, Mr. Veal," remonstrated the doctor; "it's too far. Why, it will be dark before you're home if you make that round."

"It seems a pity not to go, now we're on

the way. Besides, Mrs. Weston is sure to hear that we were at the other farms; she will be hurt."

"Let her; don't risk your wife and child. I'll ride that way to-morrow, and tell her I forbade Mrs. Veal to go any further."

That lady looked at her husband, relieved but anxious. He hesitated a moment, then said decidedly—

"If you think it's too much, doctor, of course we'll give it up."

"That's it," replied he; "she's had enough for one day."

CHAPTER III.

TAKING leave of Mrs. Veal, the party soon came in sight of a large farmyard. Several fine stacks were ranged in a fenced-off corner, opposite some sheds and outhouses. From one of these a chaff-cutting machine sent out clouds of dust, making noise enough to drown the sound of the horses' feet. Cows lowing outside the calf-pens waited the milking hour. Two or three colts, leaning over the rick fence, contemplated grain with what might be called watering mouths. The hens were exceedingly busy, scratching a manure heap near, while a flock of turkeys babbled and gobbled at the visitors from a safe distance.

A small gate led from the yard to an old-fashioned garden in front of the house; here grew wallflowers, marigolds, stocks, and rosemary, mingling with elianthus, fuchsias, geraniums, and the broad-leaved spiked aloe. The beds were small, of curious shapes, and bordered with thyme, daisies, and, in distant corners, with bottles—end upwards, effectual in keeping the paths clear, if inelegant.

A couple of Norfolk Island pines grew near the house, which was a wooden building, with doors, half glass, opening on the verandah. A lean-to, entered from the yard, was evidently the kitchen, opposite which a portable fireplace, with chimney and boiler, was set up. As the riders crossed the yard, a number of dogs gave tongue. Some emerged from barrels which served as kennels; others off the chain ran between the horses' feet, jumping up and barking furiously. A young girl came from the kitchen as the ladies were dismounting at the garden gate.

"Mother, mother, here's the doctor. And *poor* Mrs. South, too, I do declare! And *poor* Miss Helen. To think now," cried she, coming forward, "that we've chained that front gate, and only done last week as 'twas to be like, and the gentlefolks coming! And Tom, he's away up the far paddock; and says I, 'Get a staple for that gate,' but he's bad at memory. And how are you, Miss Helen? and *poor* Mrs. South, ma'am?" So Lizzie Bond ran on, breathlessly shaking hands with everybody. *Poor* was in her vocabulary a sort of compromise between affection which might be too familiar, and respect which might be too distant; it meant *dear*, but might also be understood as "madam," or "sir."

Dr. South had frequently objected to this affectionate epithet, and, when Lizzie remembered, she guarded against using it in his presence; her pleasure at sight of the visitors made her forget his quizzical comments.

Mrs. Bond appeared, very red and breathless; a short, shapeless woman, with fat cheeks and no nose worth speaking of, kindly feeling and good nature overflowing her whole countenance. Conversing with Mrs. Bond, one saw how Lizzie's incoherence had come.

"Well, well, who would ha' thocht to see the likes o' ye; and the day sae fine? How bonnie ye look! A sight for sair eyes! Come in, come in; I'm right glad, Miss Jessie—leastways, Mrs. South. Dear, dear! it do seem but yesterday and yer poor father would say, says he, 'Mrs. Bond, I like to sit in yer garden, smelling the wallflowers; they growed by the old church at home when I was a boy.' It's true too, I do assure you, I mind the smell mysel in t'ould country; only they was finer and sweeter-like *then*, to my fancy. Laws, how we do talk! and ye're tired. Tom, he will have ta front gate chained. It's not seemly for the likes of ye—— Dear me! that's right,

girl," as Lizzie succeeded in wrenching the garden gate from its hinge.

Her mother proudly marshalled the party through the opening, fumbling in her pocket for the key of the front door.

"Let us go through the yard, Mrs. Bond," said Helen; "what does it matter?"

The key was, however, found, and the parlour door thrown open. This room was the pride of the household. Its snowy floor was set off by a square of crimson drugget in the centre, on which stood a table, where the family wealth in matters of art was liberally displayed. Mats of every colour, shape, and size, supporting pincushions, needle-books, and various nick-nacks, nameless and useless. In the midst of these was an old-fashioned rummer, piled with flowers, around which, with mathematical precision, were ranged some books—prizes won by Lizzie and her brothers at the Sunday School. A large Bible and Prayer-book stood on a shelf near, which was also covered with

some work in crimson, fringed with yellow worsted. This gave an air of smartness to the apartment, and matched similar pieces on the backs of chairs. A colonial sofa of polished red cedar, with turned, open ends, cushioned in green leather, over which spread a transparent counterpane in some kind of knitting. A big tea-tray, pair of decanters, set of castors and glasses, gleamed from an open corner-cupboard. A curious and wonderfully made ornament of coloured paper, with tasteful rosettes of the same, filled the large white fireplace.

Lizzie Bond went forward and drew up the blinds, letting unaccustomed sunshine on the glories of the "best room." Her mother seated the guests.

"Run, Lizzie," said she, "and get some tea."

"No, no, Mrs. Bond; we don't need it. Sit down and tell us how you've been," interjected Helen. But the protest was drowned.

"It's but a minute gone since the kettle was boiling, for says I, 'There's poor Mrs. Veal, she'll be chill-like wi' sitting and tha baby in her lap. And she nursing! A little whisky'll do her no harm. Not as I keep much; but Tom, he's that wet sometimes. How have I been? Thanks to goodness, I'm middling, only my head. I declare, doctor, I'm that giddy—— Bilious, d'ye say? Very likely. The mare, she foaled yesterday in the lower paddock; and Mrs. Weston, she comes up, and says she, 'Mrs. Bond, you're a sufferer—there's the Pain Killer; it's excellent for the stomach, and no offence meant.' The mare, she was that queer after she foaled that I was afeerd something was wrong; and Mrs. Weston, she helped with a warm mash. I do declare, if you'll excuse it, Mrs. South, the milk's not like my milk, but the bit baby took to it syne. I hope the tea's to your liking, though the milk—Vera nice, did you say? Thank you, Miss Helen; you're easy to please. Now, there's

Mr. Veal with the poor—— Doctor, ye'll take a cup; why, he's gone!" cried the garrulous hostess, actually pausing in her surprise.

Mrs. South took advantage of the lull to explain that her husband and Mr. Carey had come to speak to Tom about a horse, and hearing that he was in the out-paddock, had gone there to him.

"Lizzie's looking better, Mrs. Bond," remarked Helen, as she took the tea from the girl's hand. "The boys are getting on well, I hear. Have you——?"

"Ay, Miss Helen, they're fine. It's a rale big farm they've s'lected between them. I hear tell of a house soon. They do say Lizzie and me must go up then to see the furnishing. Please goodness the road may be clearer, though. But they're helpless creatures, is the men, Mrs. South."

Mrs. South laughed. "Not so very helpless, if they've got the farm in order, Mrs. Bond."

"Lawks a me! there ain't much art in that, you know. There's the land and there's their arms, and beasties to work with them. They live like gipsies, I do say. There's the childers," pointing to Lizzie, who represented her brothers also for the occasion. They don't know what gipsies is; leastways, by sight, you know."

"Neither do I," said Mrs. South.

"Ah! you was but a bit thing when your father, poor gentleman, comed to these parts."

"Well, but the gipsies," interrupted Helen, trying to avert a flood of reminiscences *à propos* of the father her sister still mourned. "I went once to some gipsy tents on a heath in Devonshire; a pretty sight they were, too."

"Aye, aye, Miss Helen; you and I can remember the ould country. Many's the time the gipsies have crossed my hand for a threepenny bit. Lor, now, how much we thought of threepenny bits in them days!

They're more plentiful here, sartainly. But the gipsies and the ghosts, they be stopped at home."

"The latter, at any rate, are indifferent to threepenny bits, I fancy, Mrs. Bond," said the doctor, who had just returned, accompanied by Tom.

Tom came in rather shyly, yet with an air of simple dignity, as master of the house; he had stopped to wash his hands and pull down the sleeves of his striped guernsey. "We're proud to see you, ladies," said he, holding out his hand. "Have ye heard from Miss Margaret lately, and Mr. Edward? they'll be coming soon, I'm thinking."

"Not so early as usual this year, Tom, I'm sorry to say," replied Helen. "Mr. Edward will be obliged to remain awhile in Sydney on business; something about cattle, I believe."

"There's a fine market up north, miss, I'm told. Na doubt 'twill turn for the best, if they stop a bit," returned Tom.

"The farm here looks well, Tom," said Helen.

"Yes. Mother and me's doing fairly; and now the boys are off on their own hook, we should get along better."

Mrs. Bond had been devoting herself to the doctor and Frank, and having prevailed on them to have some whisky-and-water, in default of tea, her hospitable instincts were satisfied, and she took up the conversation. "Well, yes, thanks to goodness, things is mighty straight to what they was when *he* died." (*He* always means the husband in this circle of society.) "Miss Jessie, d'ye mind the bit hut we all pushed in? When the fayther took ill, 'twas hard times. Mr. Carr, he brought out the chair—it's in the corner by my own bed now, as ye can see, my dear; the cushions are soft and easy-like; I mind the day he brought it in yer own buggy; and fayther, his bones ached. Says he to me when the bed was hard, and the chairs was hard, and his bones was most

through, says he, 'Elsie, I think the grave will be softer. But there's the coffin,' says he; 'my bones won't ache then, maybe;' and Mr. Carr, he heard it, and says he, 'There shall be no more pain.' I mind the words well; I read them every Sunday." Mrs. Bond's voice faltered.

Jessie whispered, "'Neither sorrow nor crying, for the former things are passed away.'"

"That's it, Miss Jessie. 'Tis fine to think of, when one's lying awake o' nights. Ah! your father, he was a good man. *He* always felt easier-like after his visits, and would have me in the room when the parson was there, for, says he, 'a bit of a prayer won't do no one no harm, Elsie,' says he."

Mrs. Bond wiped her eyes. The doctor took advantage of the pause to remark that it was getting late—he and Mr. Carey would get the horses.

Tom accompanied the gentlemen. Jessie and Helen prepared to leave.

"What's yer hurry?" said Mrs. Bond. "I had a handful to tell ye; we've scarce had time for a word."

"Oh, Mrs. Bond," interrupted Helen, "you've had a good many words, as usual."

Lizzie laughed. "Mother, she will have her talk," said she.

"And who should I talk to, if not to the leddies. It's done me a power of good to set eyes on ye again. But Miss Helen, when I first see ye riding up, I guessed the young man was Mr. John; it don't seem neighbour-like for ye to be riding with any one else."

"Mr. John Hay doesn't often ride with us," said Helen, quietly.

"No. More's the pity; he would if he might, as ye well know, Miss Helen. My dear, don'tee be angered wi' an old woman for minding ye that he's a good, clever, young man, and sae rich! 'Twould be just a providence to the parish." Mrs. Bond's flow of words failed, but she looked at Helen

insinuatingly. "You're not offended, Miss Helen?"

"Oh no, Mrs. Bond," said Helen, passing on with Lizzie.

"I warrant he breaks his heart, Mrs. South, if she don't take him," said the old woman. "Sure; says old Mr. Hay to me t'other day, 'Mrs. Bond' says he, 'there's twenty thousand pound to settle on that there boy's wife day he's married;' and young Mr. Hay, he's not t'ould man, though I hear he's a Honourable now, and down in the Parleement."

"Yes, Mr. Hay is member for this district in the Legislative Council," said Mrs. South.

"D'ye say? *Relly* now. Things is different here, and folks too. I mind Sir James, our squire at home—he was in the Queen's Parleement. 'Tis a Governor here, I'm told; maybe that makes a difference; anyhow, Mr. John, he's eddicated, and a gentleman to hold his head wi' any of them. Not but

what his father's weel enough; and if he's a Honourable, why, that's enough surely."

"What's that, Mrs. Bond?" asked the doctor, putting out his hand to mount his wife, as she approached with Mrs. Bond.

Frank had joined Helen, who, attended by Lizzie, was preparing to mount also. Mrs. Bond glanced round circumspectly, and lowered her voice.

"I was saying, doctor dear, that 'twould be the verra thing for all, if Miss Helen takes young Mr. Hay. He sae straight and well-grown, sae rich, and sae fond o' her; and quite the gentleman, too, as any one can see."

"Well done! Mrs. Bond. Next time I go a wooing, I'll engage you as special pleader. There's Mr. Carey, now he might get your good word."

"Nae, doctor, nae. I'm no saying aught agin the young man, but he's a stranger, and them bankers is much of a muchness to my thinking. Surely Miss Helen——"

"Miss Helen doesn't think of any of them, my good woman; in fact, we couldn't spare her."

"That's just it, doctor; we could *not* spare her, so she'd best settle close hand, d'ye see?"

"Good-bye, Mrs. Bond," cried the doctor, waving his adieu.

The ladies stooped from their saddles to shake hands. Frank lifted his hat courteously to mother and daughter, as they stood nodding and curtsyng. Tom ran forward to let down the slip rails leading in Lakeville direction, by a short cut through the bush; the party pushed through, setting off at a smart canter, the impatience of their horses reminding them that it was late.

After a good breather, they pulled up at the foot of a hill, and Frank remarked, "A wonderful old lady, that! great gift of language, but I couldn't quite follow her. I suppose one requires to get used to her

style, in order to understand what she's talking about."

"She's a trifle incoherent, I confess," said Mrs. South, "but so warm-hearted and entirely worthy, that one gets to overlook her garrulity and involved speech."

"Very honest, industrious family," remarked the doctor; "it's surprising how they've got on."

"Free selectors, I suppose?" asked Frank.

"No; their farm was purchased by degrees under the old Act. They mortgaged one portion to obtain the means of working the other; but it's all clear now, and a creditable farm it is. Mrs. Bond's three sons pulled together, and worked hard before and after the father's death. The old woman did her share of work, too."

"I suppose the farm is hers?" said Frank.

"Hers and Tom's; the other sons have a selection up the country."

"Free selection offers industrious, work-

ing people such an early opportunity of making a good home of their own," remarked Helen.

"In some cases," added the doctor. "Helen lauds the use, but ignores the abuses, of the system."

"No system can be perfect, Fred," said Miss South.

"This one isn't, at any rate. Ask Mr. Carey what he thinks."

Helen looked at Frank. He shook his head. "I can't agree with you, Miss South, in this."

"Another for you to dispute the land question with, Helen," said Mrs. South. "Helen and the doctor have been arguing that subject ever since I have known them," she remarked, turning to Frank; "neither has convinced the other yet."

"Like most disputants, I fancy," cried he. "What a delightful ride we've had! I've secured my horse, too. A thousand thanks, doctor."

"Won't you come in?" as they approached the house.

"They'll be expecting me at home," replied Frank, dismounting to open the gate for his companions.

CHAPTER IV.

WHEN Mrs. South came down to breakfast, a few days after the visit to Mrs. Bond, she found the doctor opening a telegram which had just arrived.

"There are compensations in most things, my dear," said he, looking up from its perusal.

"Enigmatic, if philosophical," interjected Helen, who was standing in a recess of the bow window reading a letter.

"*Apropos* of what?" asked Mrs. South, a little anxiously.

"Why, we were lamenting Edward and Margaret's prolonged absence this year. Now here's a telegram from Alfred saying he

can get away after all. Professor Leslie is coming with him; they'll be here to-morrow or next day."

"That's good news. All the same, I wish we had Margaret also."

"Accept the compensation, my dear, and be thankful," said the doctor, sententiously.

"Margaret hopes they'll leave Guinham in November, and Sydney by the middle of January," remarked Helen, approaching the table; "if they come late, perhaps they'll stay late this year. Jessie looks anxious," she continued, laughing; "can't you see there's something on her mind, Fred?"

Doctor South turned to his wife, whose face was a trifle flushed; but she smiled. "What's the matter?" said he.

"I'm afraid—that is, I think, Fred, that we ought to give a party," replied Mrs. South.

"You observe, Fred, that we're valiantly bent on doing our duty," Helen remarked, with a quizzical gleam in her eyes.

"A party!" The doctor whistled, and looked round his moderate-sized room.

"Of course not a great party, but we ought to invite some people to meet the Careys," said his wife.

"I was thinking you should invite them to dinner. I like that young fellow. Of course, we must do the civil to his people. Now Alfred and Professor Leslie are coming, the ladies can be entertained with the latest town gossip."

"As if Alfred knew much of that," said Mrs. South? "But about the party, Fred?"

"Well, dear, 'about the party.' I don't see why you need worry yourself; there'll be Alfred and Leslie, as I was saying."

"Fred, you disregard the claims of society," said Helen. "The district expects it of Mrs. South that she should take the initiative in introducing the new family."

"Oh, indeed! I didn't understand that Mrs. South's position was so onerous," said the doctor.

"Who else is to do it, Fred? The parsonage can't. Miss Hay remarked the other day that they didn't like to move first, Tarne being so much farther off."

"I'm sure I don't know," replied Doctor South carelessly. "Don't be uncourteous, and don't bother too much."

"The Careys are the first family who have settled in Lakeville during our time, Fred," Helen continued. "We weren't exactly a family, you see, Fred; only girls."

"And when it's 'only girls,' a party is not necessary; that's the social code, is it?"

"Mrs. Carey is not a person to be treated unceremoniously," said Mrs. South. "No doubt she expects to meet the few people we can muster on her first evening here."

"Then let's hold a family council at once, and get it off our minds," replied the doctor, drawing forward a writing table with a business-like air. "Pen and ink, if you please. Now, then, a list. The Hays, of

course—let's see, how many are there of them? Mr. and Mrs. Hay."

"Oh no; they don't go out—only the young people," said Mrs. South.

"Very well. John and his sister, then; the Thompsons from Bulla—four there, I think?—the Wades, Masons, Skenes. Any one else from Bulla?"

"That will do, Fred; Helen and I will arrange. Mr. and Mrs. Veal, of course, and the Wrights from Leeford; then the Careys, Alfred, and the professor."

"Where are you to find room for all?"

"We can open the folding doors to your waiting-room, which will give plenty of space in the drawing-room; the same between this and the dining-room."

"Very well, my love. I'll move my belongings to the stable."

"Nonsense, Fred! We shan't disturb your things. After all, it's a pity to interfere with you," said Mrs. South, doubtfully.

"Don't disturb yourself, Jessie. Take my

advice—experience of bygone ages recurs to me in this emergency; I feel equal to it, I assure you."

"Hear, hear!" cried Helen.

"Don't interrupt, Helen. Mrs. South sends her order, together with the number of her guests, to Bulla, requesting Earle to furnish everything. He's up to it; you'll have no trouble."

"That will be best, Fred. I thought you'd suggest something," said Mrs. South, with a sigh of relief. "Now I'll go to baby."

Mrs. South's dinner-party came off the following week. It was understood to be the Careys' introduction to the neighbourhood (socially). Frank was already known to most of the male guests, and, by sight, to many of the ladies. Mrs. South found her party by no means so great an effort as she had expected; indeed, she and Helen rather enjoyed the few requisite preparations. Her brother, Alfred Carr, had arrived, accom-

panied by Professor Leslie, a connection of the Carr family, lately sent out by a London institution to organize a scientific offshoot in Victoria.

The professor was a reputed first-class man, only visiting the colonies for a short period. In Melbourne circles he was accepted as quite a university don. Certainly he was very clever, and not at all conceited, except in assuming that colonial arrangements in general were necessarily of an inferior order; that the colonies were in swaddling clothes—swaddling clothes of a very second-rate kind, too.

Doctor South and his wife warred with him on this point. Helen agreed with the professor; she had not been very long in Australia herself, and a lingering aroma of the dear old mother's superciliousness toward her colonial offspring yet clung about her.

The professor, however, did not depre-

ciate what was really valuable in Victorian methods. He was much impressed by the variety and elasticity of resource which has enabled the colony *almost* to hold her own, in spite of years of bad government. Still he perceived—as thoughtful Victorians themselves do—that, unless a wiser policy prevail, the country must retrograde. Even in a little place like Lakeville, signs are not wanting of a decrease in prosperity, and consequently in population. Migration is sure to become the habit of a population like ours, when the ordinary channels of prosperity are choked.

It was expected that a work on Victoria, which the professor was known to be preparing, would bring the colony prominently before the world; and some sanguine people thought it possible that the clearness and force of the learned author's reasoning concerning certain current political phenomena might even reach the understanding and touch the conscience of legislators—chari-

tably crediting them with the possession of these qualities.

Helen South entered warmly into the professor's schemes for disseminating light, culture, and universal prosperity through the world at large, and among the inhabitants of Victoria in particular.

This desirable result was to be attained by systematic organization and co-operation on an extended scale. The professor's plans showed to great advantage theoretically; no doubt they would appear even more clearly in practice. Meantime, Helen thought it best to persevere in her narrow sphere of personal effort, bringing such culture and common sense as she could to bear on the lives of the young people growing up around her.

The professor sympathized in these preliminary efforts. On a former visit to Lakeville he had given a course of popular lectures in the Mechanics' Institute, illustrating them by familiar experiments,

which he condensed and varied on several occasions in the schoolhouse, enlivening, as well as utilizing, Helen's evenings. It was expected that similar advantages would be secured during his present visit. Discussions concerning the nature of the entertainment to be given had been animated since he and Alfred had arrived. The latter was in favour of music and pictures rather than lecturing, but he admitted that a combination might be beneficial.

Alfred Carr was an active, high-spirited lad, of studious habits, too. He was reading for his degree in law at the university in Melbourne. He was now about eighteen years of age, and had been working very hard since his father's death, his only holiday being an occasional visit to his sister at Lakeville. Helen and Alfred were great chums; she encouraged his hopes of achieving distinction, and entered with enthusiasm into his plans.

It was now more than four years since

Alfred Carr, with his younger brother John, and their sister Jessie (Mrs. South), had been left orphans. John Carr was with Mr. Elton, on the Guinham Station, learning to be a squatter.

Since their sister's marriage Doctor South's house had been their home, though neither of the lads often visited it. Helen regarded them as younger brothers. They, in their turn, looked to her for a sisterly sympathy, first in their boyish necessities, latterly in the hopes and anticipations of approaching manhood.

Helen and Alfred are pacing the verandah, arranging the programme of the schoolhouse entertainment; Mrs. South awaits her guests in the drawing-room, conversing with Professor Leslie.

The former decorously return to the room when the first arrivals are announced. These are the Hay family, as represented by Miss Julia Hay and her brother. She was really the belle of the district; a fine-

looking girl, always dressed in the most fashionable style, spending half the year in town, and returning to Tarne (which was the name of the Hay Station) at assize time, when their handsome house was filled with barristers on circuit, or at race time, when the Hays and their friends were the prominent party on the grand stand and at the race ball. Miss Hay found Mrs. South's musical evenings slow, and her small dinner-parties stupid; the present, however, was on a larger scale, and, of course, they must meet the Careys. John Hay, on the contrary, considered Doctor South's house as the pleasantest in the district, or in the world, and an evening there as a thing to be coveted beyond all else.

Mr. Hay, senior, was a wealthy squatter. A self-made man, he had risen to position and accumulated riches by industry, shrewdness, and something of good luck. No expense had been spared on the education

of his children. John Hay spent a year on the Continent after leaving college, returning to Victoria about the period of Margaret South's marriage to Edward Elton. From his introduction to Helen he had admired her; very soon he was, as he himself phrased it, desperately in love, and was not slow in letting her know the impression she had produced.

Helen at first laughed at his protestations, but when she perceived that he was in earnest, she quietly avoided him.

This produced a formal proposal, which, to the astonishment of the young man's relatives, was kindly but firmly declined.

After this the families did not meet very often. John Hay spent a season at one of his father's new stations in the far north; on his return to Tarne he met the Souths on a footing of neighbourly intercourse, was guarded in his approach to Helen, bearing his repulse in a dignified, manly manner, which recommended him to the doctor, and

disarmed coldness. The Hay family had been disposed to resent Helen's rejection, which they could not understand as meant to be final. That a country girl whose pretensions to beauty were by no means indisputable, and whose fortune was certainly of no account, should refuse dashing John Hay, with his broad acres and vast wealth, was altogether incomprehensible to his people. They regarded his constancy as a species of infatuation, and exhorted him to show the "daft lassie" that there were "better fish yet in the sea," and to choose a wife from the bebies of fair and fine damsels whose attractions were vainly spread before his eyes. But John adhered to his intention of marrying Helen South; and as he had never been denied anything he set his heart on, neither he nor his family thought it likely that he would ultimately fail in obtaining the wife he desired.

They wondered what he could find so

attractive in this quiet, somewhat cold-mannered girl; but at the same time the family pride would be gratified by a connection with the Souths, who possessed those advantages of birth and breeding which the Hays lacked.

The neighbourhood, too, especially the lower class, considered this marriage would be a public benefit, and was almost to be expected of the young folks. Good Mrs. Bond, who really thought no one equal to Miss Helen, felt she would be doing well to herself, and fulfilling her duty to the parish, by "taking Mr. John;" and Mrs. Bond, in this particular, was a fair exponent of popular opinion.

Doctor South himself had come to see the advantages of the match—thought Hay a good fellow and honestly devoted to Helen. "If she likes him," said the doctor to his wife, "she may do anything with him; he's the sort of man to improve immensely under the influence of a good wife."

"Helen is not the girl to take up the notion of improving a husband, Fred," said Mrs. South; "she'll want to look up to him, and expect him to improve her."

"Then I'm afraid she'll lean to the professor, who has a gift for improving people, and will take her away from us."

"That's what you really are afraid of, Fred, or I could not forgive your utilitarian views about improving and liking, when it's just a question of the affections. Depend upon it, Helen will not marry unless she loves, and her love won't be easily won."

It was when the question of inviting the Hays was discussed between them that the doctor and his wife had this conversation. Doctor South considered it hardly fair to invite the young man. "It's like encouraging a moth to singe his wings," he had said.

"Suppose the wings won't burn; a golden case is a protection, you know," said Mrs. South, rather severely for her.

I fancy that remark had originated with

saucy Helen, who could not believe that John was capable of deep feeling. His outward expression of it fell short of her idea, and she failed to do justice to the reality which lay beneath, a reality whose form was unrecognizable by her inexperience.

The ladies being thus easy on the score of John Hay's proof-armour, the position his family held in the district had its full weight. The invitation, at first demurred at, was sent and cordially accepted, John secretly regarding it as an omen in his favour; he had not been expressly invited till now, since his hasty proposal to Helen.

There was a tinge of stiffness in Miss Hay's manner when she entered Mrs. South's drawing-room, but it speedily melted before the friendly warmth with which the hostess received them. Helen and Alfred Carr came forward with cordial welcomes they were already known to the professor, who commenced a series of

questions concerning the characteristics, scenery, and productions of the northern territory.

Mr. and Mrs. Veal were the next to arrive, both somewhat gushing to the Hays—highly influential parishioners. The worthy parson and his wife shared the parochial feeling in respect to Helen and young Hay; they also thought that the present meeting boded good in that direction. Other guests gathered quickly. The master of the house, late as usual, and full of apologies, entered with the Careys.

Mrs. Carey, as the guest of the evening, sat next him at dinner. Frank was stationed by Miss Hay, who came at once to close quarters with him, assuming a mutual acquaintanceship with Melbourne society, entertainments, and gossip. They had met casually at public places in town, and were known by sight to one another. Frank did his best to work up an animated conversation on common ground,

The young lady's cross-questioning concerning his town life, her sympathy at his banishment to the country, fashionable slang, and social enthusiasm, were slightly overpowering. Her companion often caught himself looking across the table to Helen, and trying to catch the low tones of her voice in conversation with the professor.

He, however, restrained himself, and stuck manfully to present duty, doing his best to entertain, or be entertained by, his fair neighbour.

The dinner seemed long, but at last it was over, and Frank was not sorry when the ladies rose. He fraternized then with Alfred Carr, in whose pursuits and expectations he felt a wistful interest, remembering how similar ones which he had cherished were dashed aside long years before.

In the drawing-room Helen found herself almost alone with Mrs. Carey, enjoying, her brilliant descriptions of continental cities, their art treasures, and social gaiety.

Mrs. South, Mrs. Veal, and the elder ladies, some of whom had not yet seen baby, adjourned to the nursery.

The younger, grouped near the window, were eagerly discussing the promised visit of a distinguished actress to Bulla.

Fanny Carey and Julia Hay were in the early stage of a violent young-lady friendship; they had already exchanged confidences on subjects of mutual interest, and were now arranging a meeting at Tarne, whence the Hay carriage would convey them to the theatre at Bulla.

On entering the drawing-room the gentlemen dispersed among the various groups. John Hay, beckoned by his sister, was absorbed by the young ladies, and booked to make one of the escort in attendance on the party to the theatre.

Mrs. Carey had expressed her intention of being present on the occasion of the great *artiste's* visit; Fanny and Lucy were to go, but they were doubtful if Frank would be able to get away.

"Oh, we shall make him come," said Miss Hay. "And, John, you will drive over for Mrs. Carey and her daughters, who have promised to join our circle at Tarne for a few days; we can all go together to Bulla, you know."

"With all my heart," said John. "Don't you think Miss South would come also?"

"Not at all likely; however, we can ask her," replied his sister.

"We, too, must talk it over with mamma," said Fanny Carey. "She promised to take us to hear the signora. But Tarne is a new element; we must hear what she says."

"And we must make your brother come," added Miss Hay. "There they all are; let us go to them." She pointed to a sofa, where Mrs. Carey and Helen sat conversing with the professor and Frank, who were standing in front of them.

CHAPTER V.

MRS. CAREY was in full force, very animated and fascinating; the professor's polished manner and wide range of conversational topics was entirely to her taste.

"An absolute barbarism!" she was saying; "no one appears to know who the original Goth was."

"The perpetrator's name lost in the oblivion of colonial mouths!" laughed the professor.

"I imagine," said Helen, "that the notion of lake and swamp connected themselves vaguely in his mind."

"But the lake is not even visible from your Killarney," Mrs. Carey replied. "One

cannot conceive of a more uninteresting, dirty mud-hole;—a few huts, with sheds for horse, cart, and pig, blocking the door in front; towering heaps, from which the fowls stir miasma, at the back. There's one cottage in particular, Miss South—I dare say you've observed it—white, with patches of red stuck about it, a window in the centre, apparently pushed awry by a lump of dark mortar, the pane in the upper corner only being visible; that pane winks at you across the bulge of mortar, irresistibly suggestive of an Irishman's eye, gleaming comically over a nose swollen and awry after last night's fight."

This sally provoked a general laugh, the cottage being well known, and the whimsical description very appropriate.

"After all, then, you admit the Irish air which pervades the place. Perhaps its sponsor unconsciously felt the same," said Helen.

"I fancy there generally is an Irish air

about places inhabited by Irish people. I may as well make the remark which I see in the professor's face, and in Frank's also, who is a degenerate scion of old Ireland. What can you expect of a colonial mother? I put it to you, Miss South, born and bred here. Is it fair to suppose I can centre my patriotism in a country I have never seen?"

"I think you may be proud of your British blood, though," said English Helen.

"So we are; perhaps even more so than the British born; but is Victoria never to have her own patriots?"

"Is not their name legion? Is not their devotion boundless? Do they not sacrifice their time and their lungs, and their sleep o' nights? Are they not ready to do battle on the floor of the House, or in the lobbies, on her behalf?"

Frank shrugged his shoulders. "Ah, you have us there, I confess," he said; "but the present style of spurious patriotism cannot last. Victoria was not ridiculous

in the past, and the time must come when she will again cease to be so."

"You must get rid of your patriots first," remarked the professor. "You see, we've been trying political experiments; we could not be satisfied to walk in the old grooves, but must run and climb to the top of the tree, throwing open the avenues to place and power. Glorifying in the fair scope afforded to all, we have forgotten how little wisdom or patriotism can be expected from a population coming hither, ignorant and needy, with the one object of getting all they can for themselves, and no sense of duty to the country which has lifted them from poverty and obscurity."

"The country's going to the dogs," put in John Hay, who was standing with his sister and the Miss Careys, waiting for an opportunity of addressing Mrs. Carey on the subject of the visit to Bulla, *via* Tarne.

"And likely to, so long as power is in the hands of those who have no real stake in

the country, or pride in its advancement," returned Frank.

"Why don't more gentlemen go into Parliament?" asked Helen—"men of education and disinterested feeling, I mean."

"Some can't, some won't, some do," replied Frank. "Look at our few native-born members; as yet they're not numerous enough even to form a party in the House. There's a nucleus, though; already we get a telling speech from one, a sensible proposition or an honest protest from another, which encourages the hope that young Victoria will, by-and-by, come to the rescue, and work out a more respectable, reasonable order of things."

"Only you want experienced heads to lead," remarked the professor; "and you must get rid of the notion that a man with a full purse, or plenty of impudence, drinks in statesmanship from the air."

"Statesmanship! We don't know that word as yet," said Frank.

"Really, gentlemen, I didn't think a political discussion would have grown out of my innocent remark about Ireland," said Mrs. Carey.

"Pardon, madam, I fear Mr. Carey is the offender; he feels warmly on the subject."

"Oh, Frank is always *au sérieux*."

"About our public *affairs*, mother, yes; our public *nomenclature*, professor, I abandon to your sarcasm."

"We're repeating it in the new districts," Johnny Hay observed. "I fell in with Cut-throat Gullies and Dead-horse Ranges, Tinpot Hills, etc., in the neighbourhood of our new station."

"Offensive to one's ear, but not to one's associations, as Killarney," said the professor.

"I repudiate them altogether," said Frank. "Listen to our soft native names—Moonambel, Kooinda, Werribee, Bealba, and so on."

"Why don't they change to these?" asked Helen.

"Gradually that is being attempted," replied Frank. "In ages to come the Australian antiquary will find an argument respecting the nationality of the early settlers or myths gathered round these names."

"As the *thorpes* and *wiches* of localities in England testify of Saxon or Norse," remarked the professor.

"Going in for philology?" asked Dr. South, approaching the group. "I must rescue Mrs. Carey. I came to ask if you will take a hand at whist," he continued, addressing that lady, "and accept me as a partner."

Mrs. Carey took the doctor's arm. Miss Hay pressed forward to explain their arrangement and obtain her consent; the others moved towards the piano, where Mrs. South was playing. Presently she and her brother sang a duet. The ice being thus

broken, a succession of performers, displaying various degrees of ability, took their places at the instrument. Professor Leslie sang with taste, and in a style of finish which charmed his audience, Helen accompanying him with delicate, sympathetic touch. Frank joined his sisters in a glee; his voice was more expressive, but less cultivated, than the professor's. Miss Hay complimented him on his singing, and hoped he would sing for them at Tarne next week; they were expecting some musical friends.

Frank muttered something about business.

"Business! Oh, nonsense!" said this lively young lady. "It's not every day that a first-class *artiste* visits these regions. You couldn't miss the opportunity of hearing her; and Tarne is on the way, you know."

"I'm afraid I must deny myself the pleasure," said Frank. "I shall drive my mother to Bulla, and return immediately, leaving them at the hotel for the night."

"But they're coming to Tarne. We'll all go together."

Frank had not heard of this arrangement; he looked surprised, but made no remark.

Miss Hay continued—"Several other people are coming; we shall be a jolly party. Glad to see you if you change your mind."

"Thanks; I hope to have the pleasure some day," etc.

A call for Miss Hay at the piano.

"Allow me." And Frank led her to the instrument, dutifully turning the leaves of her music, as the young lady's fluent fingers executed an elaborate fantasia on his favourite air; the wailing undertone of the refrain coming out plaintively in the bass, which the performer rendered in a lively, effective manner, industriously using the loud pedal.

Helen, arranging a stereoscope to suit Mrs. Veal's sight, looked up shuddering, and met Frank's gaze of mingled suffering and appeal.

Later in the evening he found himself near her. "Why did you laugh?" said he, for she had bent over the stereoscope to hide the smile provoked by the comic pathos of his look.

"You seemed to be appealing in dumb wonder against a cruel fate."

"Wasn't it terrible, though? I'm so fond of that air;" and he hummed in a low voice, "The Heart bowed down by Weight of Woe."

"It's full of expression," she replied.

The professor sauntered up. "As a Victorian, and champion of native rights, Mr. Carey, I compliment you on this scene. One might fancy one's self in a London drawing-room." He glanced round the rooms, which had been thrown into one by the removal of the folding doors.

The younger ladies hovered near the piano, or sat at a table covered with engravings, their gauzy dresses and floating ribbons contrasting with the black clothes

worn by the gentlemen. Mrs. Veal and some others were still interested in the pictures under the stereoscope. Whist-tables in the further corner attracted the elders. Several gentlemen stood about watching the games. Half hidden in an embrasure of the window, Mr. Veal and a friend sat absorbed over the chess-board. The deep bay window at the back was open; lace curtains, waved aside by a gentle breeze, afforded a glimpse of feathery trees, whose moving shadow was reflected on the white moon-lit paths. Inside, the clear gas-lights shone on a few well-chosen pictures which adorned the walls of the room. A stand of splendid camellias occupied one corner; a similar one of dark ferns and graceful fuchsias was immediately opposite. Though the night was mild, a small fire of wood burned on the hearth. The mantel-piece above, wreathed with lovely orchids and heaths, held a couple of statuette lamps, multiplied in the glass behind. The carpet

in shades of grey, and furniture of the same, threw up the colouring of flowers, pictures, and bright ornaments.

"And thirty years ago, on this very spot, the Lakeville tribe of blacks roamed the unbroken forest," said Helen, answering the professor's gaze.

"Yes," added Frank; "old Mr. Hay was telling me yesterday that he remembers the felling of the first tree in this bush."

"The growth of the country is certainly rapid," said the professor.

"You need not, therefore, wonder that it is tangled and rough in its luxuriance," remarked Frank.

"I see nothing but grace and refinement here," said the professor.

"And yet, when you go back to England, professor, you will forget this, or allow it to rank as an isolated specimen, apart from the general idea of 'Victorian society.'"

"I shall never forget my Lakeville experience," replied the professor, looking at Helen.

Frank wondered he had not before remarked how closely the professor's sententiousness bordered on priggism, especially when he spoke earnestly, as he now did.

"Would you believe it, Mrs. Carey," said Helen, "the bishop told us that a lady gravely sympathized with him on his banishment among the blacks, just before his departure from England?"

Frank brightened. The professor was not so heavy, after all, he thought. He turned to him, and said gaily, "You are witness, professor, that we are not savages. It is odd how vague people's notions about us still are; though I should imagine a preponderance of British families must have connections here. Yet Tom, who is going to Queensland, receives commissions to be executed in Adelaide; and messages for Betty, in Sydney, are sent to Melbourne."

Helen laughed. "It's all Australia," said she. "I felt exactly the same before I came out, and, when I heard of people going

to Australia, thought they would be likely to fall in with Fred in the Victorian bush. Indeed, I'm not very clear about our country towns now, in parts where I have not been."

"You must return, Miss South, and see justice done to Victoria yourself," said the professor.

Helen shook her head. "Fred and Margaret are here; Jessie, too, and the babies. It is my home too, now."

A move at the card-table, and Helen went towards it, inquiring the result of the game.

Carriages began to arrive, and soon the party broke up.

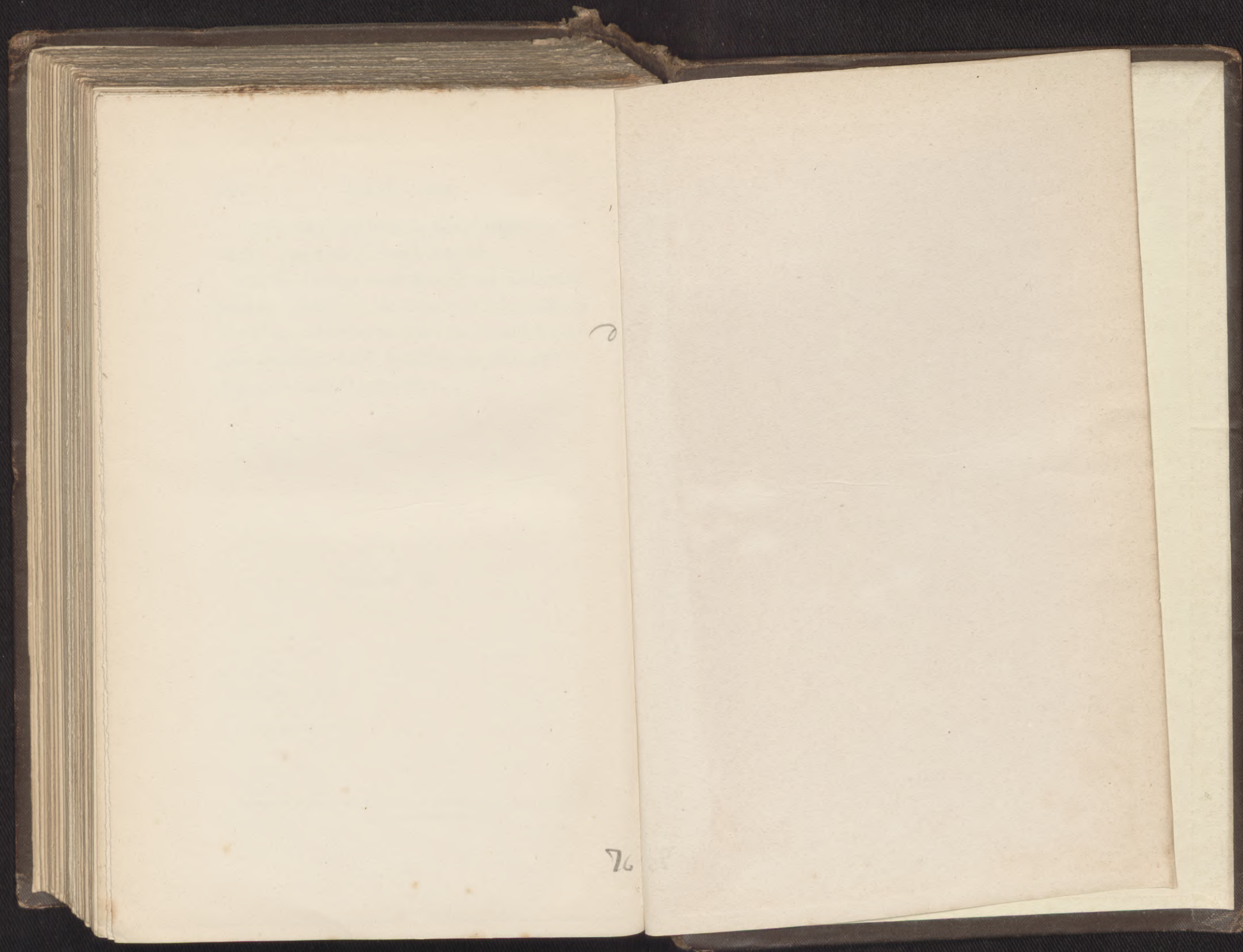
"It went off very well," said Mrs. South, standing at the door of Helen's room to say good-night.

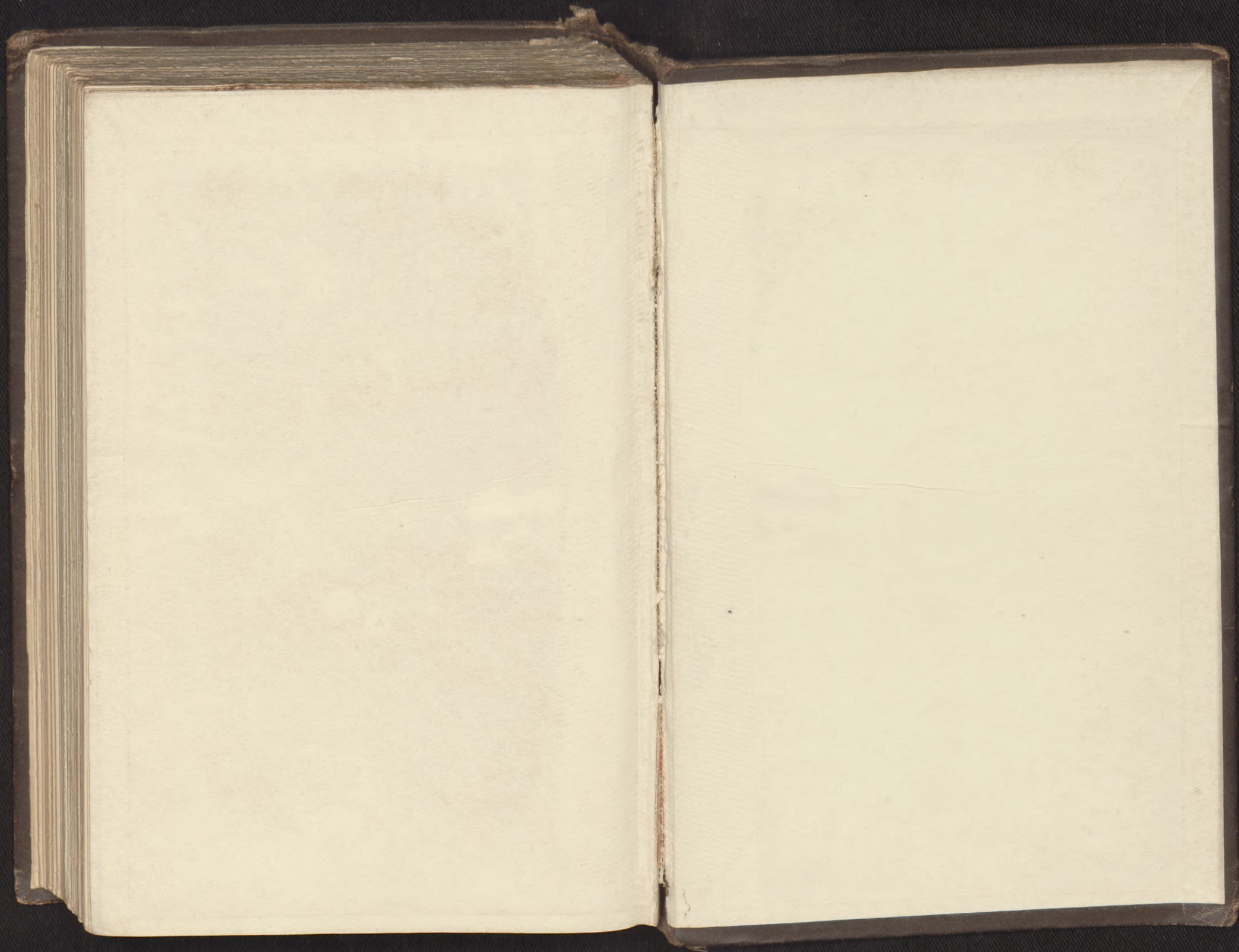
"As most parties do, if the hostess is at ease herself," replied Helen, yawning. "I enjoyed it, but I was getting a little sleepy at last."

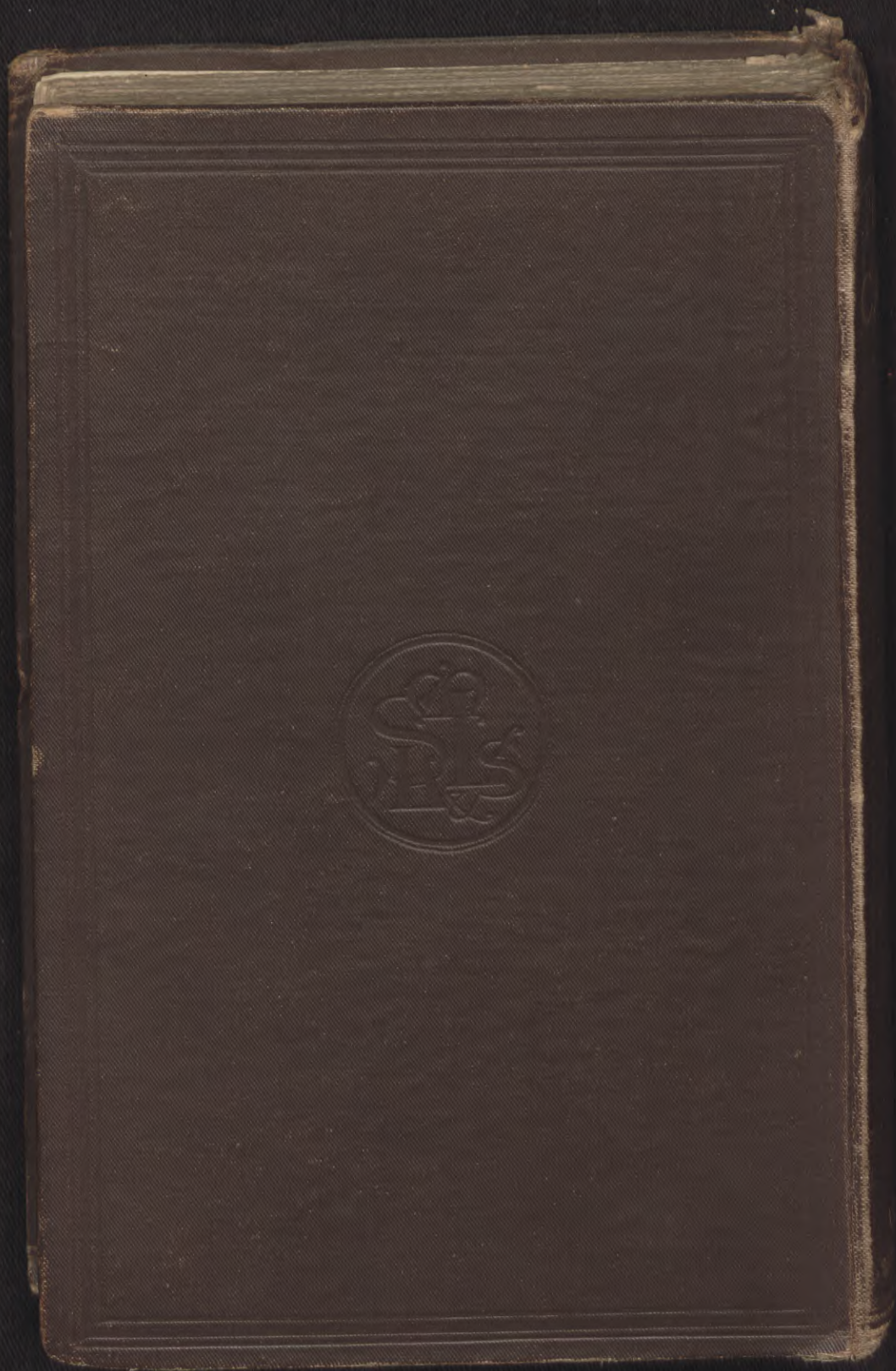
"My own experience, too. Good-night, dear." And Mrs. South retired.

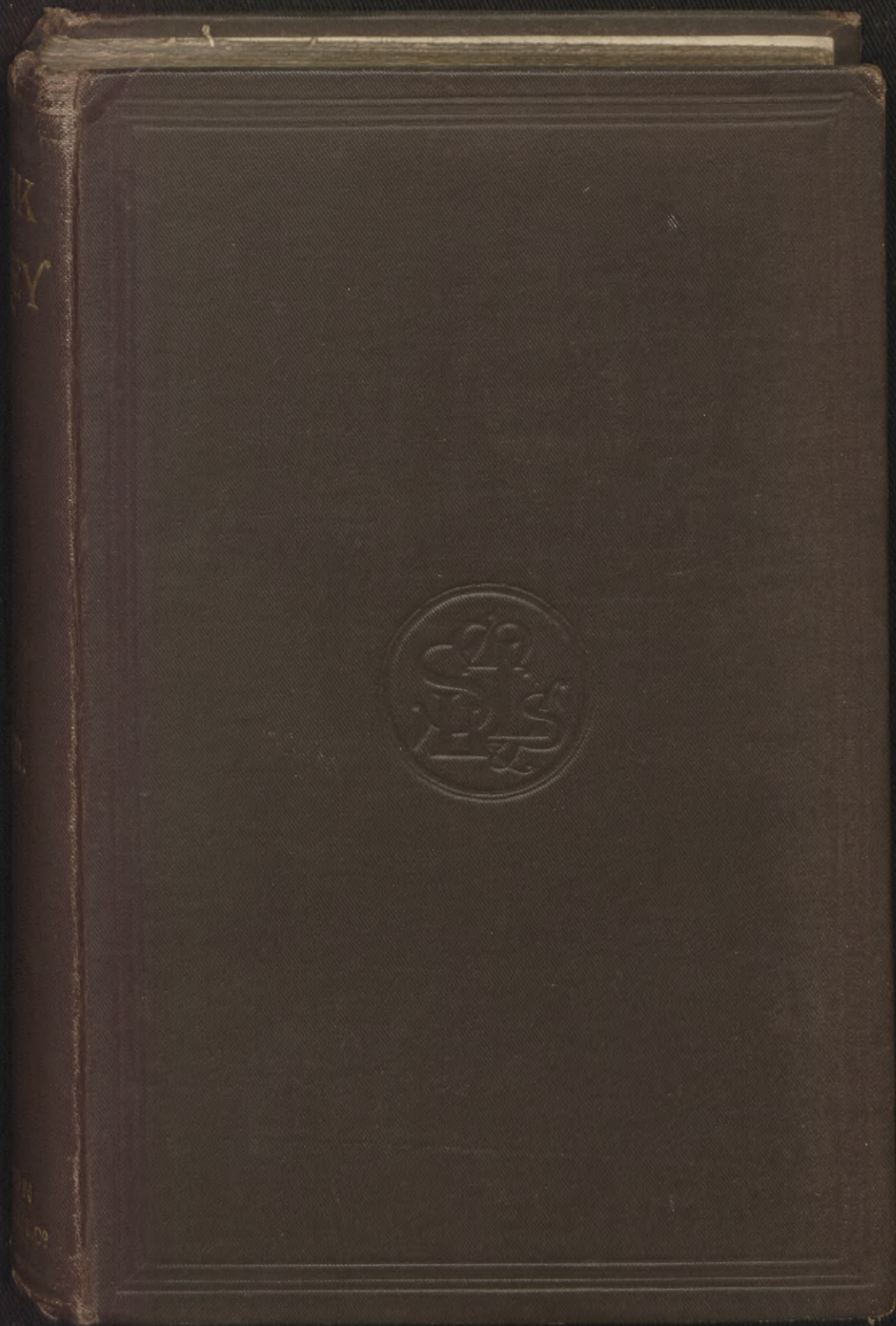
So the Careys were floated on Lakeville society, which in its narrow circle reflects the characteristics of wider ones, and breaks into coteries, held together by the attraction of a mutual sympathy.

END OF VOL. I.









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FRANK CAREY.

FRANK CAREY.

A STORY OF VICTORIAN LIFE.

BY THE AUTHOR OF
"SKETCHES OF AUSTRALIAN LIFE AND SCENERY."

IN THREE VOLUMES.

VOL. II.

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PART III.

(Continued.)

VOL. II.

B

FRANK CAREY.

CHAPTER VI.

It soon became apparent that Mrs. Carey and her daughters would be absorbed into the Hay coterie; not but what there was perfect cordiality between all the families: intimacies were limited—friendliness was universal.

The intimacy between Tarne and the bank, commenced at Mrs. South's party, grew rapidly. The following week was the one fixed for the entertainment at Bulla, and Mrs. Hay herself came to Lakeville, in her grandest equipage, to fetch the expected guests.

"It's not often I set much store by your fine visitors," she had said to her daughter, "but I shall drive in my own carriage for the handsome young mistress myself."

"Handsome young mistress, mother? She's as old as you are, only better preserved."

"She was always dashing—the belle of the town in the ould time."

"Now, mother, for John's sake, and for all our sakes, you'll remember your promise?" urged Miss Hay earnestly.

"Aye, wife, 'twill be better," added Mr. Hay; "we've bred them a lift above oursel's. It won't do to pull them down; you'd not like to shame the laddie."

"There's no shame. I was always respectable, as ye well know, James Hay; so were ye, too. I'll witness to that. Dacent, hard-working folk was we; no shame in that, mon!"

"Ye're right, mother. I shouldna ha' said shame; but the money pulls one up

the ladder, and somehow, the lowest rung seems awful near the dirt."

"You and I didn't think so, Jamie, when we first stepped on to it. I'm nae so sure," added Mrs. Hay, "that happiness is any nearer the top than the bottom."

"Likely not for us, old wife. Thank God! we've found it pretty nigh in the main, since we've been together; but the young folks is different. Let's keep our ain counsel."

"Weel, weel, I've promised, ye needn't be afeered," replied Mrs. Hay, reverting to her native dialect in a stronger degree than usual, as the memory of early years stirred within her; "but," she added decidedly, "I'll go to fetch Mrs. Carey."

Accordingly, Fanny Carey, watching the arrival from her window, ran downstairs exclaiming, "They've sent the big carriage, mamma; and there's old Mrs. Hay in state, I declare!"

"Very proper and attentive," said Mrs.

Carey. "Miss Hay is quite up in social proprieties, you see, Frank," addressing her son, who entered the room at that moment, and alluding to an argument they had had on the previous evening, when Frank had shown himself more obtuse to the young lady's perfections than were his mother and sisters.

"I'll bring Mrs. Hay in, mother," said he.

Presently he returned with Miss Hay, who begged Mrs. Carey to excuse their being in a hurry, as John, who was driving them, had an engagement. She took possession of the girls, and Frank followed with his mother. A servant stood by the carriage door; the ladies were soon seated, Mrs. Carey, side by side with Mrs. Hay, sharing her ermine-lined rug, and conversing in her most affable manner, entirely unconscious of her companion's identity with Betsy, a former kitchen-maid in her establishment at Toorak—not that the per-

sonality of that particular kitchen-maid would have been at all distinct, had she known the truth.

Frank, raising his hat as the carriage drove off, noticed the old lady's beady black eyes fixed on him with an affectionate expression.

"That fine young gentleman is your son; he favours his father," remarked Mrs. Hay, as if to herself.

"Did you know my husband?" asked Mrs. Carey, surprised.

"Oh!" said Miss Hay, leaning forward from the back seat, ostensibly to arrange her mother's wraps—really to give her a reminding touch; "papa was saying that he remembered meeting him once in Melbourne ages ago; he wasn't quite sure, but he fancies it was the same Mr. Carey. Do you know," she went on, "we've planned to stay a couple of days in Bulla, and go to the caves on the beach. Some of our Melbourne friends have never seen

them. John has engaged the first floor of the Royal for us." During the drive Miss Hay rattled on about the guests, their amusements, the neighbours, etc., so averting the dangerous topic.

Frank returned to his work in excellent spirits, congratulating himself for the hundredth time on the good fortune which had settled him in Lakeville. He had dreaded that his mother would pronounce the country intolerably dull. He found, however, that she was at her best, both at home and in society, pleased with everything, and her health certainly improved.

The girls, too, launched in the provincial circle as young women, had grown more independent and livelier. Altogether, things were brighter at home than Frank had ever known them. To be sure, he had his pecuniary anxieties, but he had a fair income, extra allowances, and no rent; he believed he could meet the additional demands on his purse made necessary, as

Mrs. Carey said, by the girl's *début* in society. Indeed, she had already hinted to Frank that their suitable settlement in life depended greatly on the impression produced at their first appearance. Parsimony would therefore be no economy, but rather the reverse.

Frank did not see it exactly; but he reflected that his mother understood these things, and he did not, and made up his mind to turn out his own horse for awhile, until the first strain of these new expenses was over. There was the bank horse, which his mother must share for business emergencies; and for the rest, it would do his long legs good to carry their owner reasonable distances.

Mrs. Carey had required a cheque that morning before her departure, a pretty large one, too; and Frank, making up his private account, resolved to go over to Tom Bond that evening, and arrange for his lately purchased horse to run on the farm during

the next few months. His balance kept at the other bank was getting low, but his salary would soon be due again, and his mother's little income would be coming at the end of the year to help; besides, the girls wouldn't always be entering society and requiring to be set out accordingly. After this first pull he should do very well.

So Frank cast care behind him, and went to work cheerfully at his bank books.

Alfred Carr, entering later in the afternoon, found him closing his letters and whistling disjointed snatches of popular airs.

"I can't understand how you like poring over figures all day, Mr. Carey," he said.

"One gets used to things, you know, Alfred; most kinds of honest work bring a sort of satisfaction in the doing."

"I never should get on at business," returned Alfred; "an existence spent in turning money over and over seems to me a waste of life."

"The process is not a disagreeable one,

if you've only enough material, Alfred. All the same, I'm glad you can stick to the higher side of life; we can't all choose, you know."

Alfred felt sorry he had started the subject. Now he remembered that Frank's leanings had been to the higher side too, he comprehended how family misfortunes had changed the current of his life.

"All honour to those who follow duty rather than bent!" he said warmly.

Frank had seen a good deal of young Carr; his companionship recalled the memory of his own early years, which gave a special interest to this association. Alfred, on his side, was always sounding Frank's praise, and affected his society more than he did that of Professor Leslie, who monopolized Helen, which was a grievance; for he had been used to make her the confidant of his hopes and aspirations.

Frank was not a bad substitute, being near enough to Alfred's level to enter into

his feelings, and having sufficiently the advantage in years and position to make his friendship a real help to the youth just entering life.

Frank frequently met the doctor also, and although the disparity in age was so great, the two men took to one another very heartily. Alfred had come now to ask Frank to join them on the lake; they were going for a row. The invitation was irresistible, so the visit to Tom Bond was postponed until next day.

After the bank was closed the young men went down to the lake, and proceeded to unmoor the *Lady Margaret* and get her ready.

Presently Mrs. and Miss South appeared, attended by the professor. The descent was steep and tangled; Frank ran forward to beat down the ferns which obstructed their path. "That had not occurred to me," said the professor, "although I have several times disentangled the ladies' veils."

"We hadn't the means with us," said

Helen, "or we should have set you to work. Mr. Carey uses the boat-hook, you see."

"Why didn't you come by the upper path?" asked Frank.

"We diverged to see how the cassinia is getting on; it's as big round at the top as a moderate-sized table, and nearly in flower."

"Isn't the doctor coming?"

"He was called out just before we started," said Mrs. South; "it's generally the way, I think."

"I thought you would have gone to hear the signora," remarked Frank, taking the oars as a matter of course.

"We were half inclined, but Helen did not care about it. We heard her in town last year; so did the professor and Alfred."

"Of course, to far greater advantage," said Frank; "these small theatres bring one quite too near the stage."

"Yes; and as the doctor couldn't promise

to take us, we decided on entertaining ourselves by a row on the lake."

"A grand gain to me," cried Frank. "I was anticipating a solitary evening, instead of which behold me in the midst of gaiety."

"Everything goes by comparison," said Helen; "no doubt this is gayer than the bank parlour. You handle the oars as if they belonged to you."

"I beg your pardon; will you take an oar, Miss South? I was not thinking; rowing comes naturally to me."

"Oh no! It's warm, and I'm lazy," said Helen, leaning back and dipping her hand into the water, a favourite habit of hers.

The professor remarked on the curious appearance of the submerged trees, visible beneath the water, and got into a discussion concerning the probable date of the great volcanic disturbance, traces of which surrounded them on all sides.

"We have never been on this small

oblong island," said he. "What a tangled undergrowth, and look at those enormous masses of lava!"

"There is not much to be seen on these smaller islands," said Mrs. South; "luxuriant vegetation is their chief feature. If you like we can scramble up the bank. I don't think there's any danger this time of the year."

"No; it's too early for snakes, I fancy, even in these mild sunny nooks; but it's a snaky place, I should say, in the summer," said Frank, as he ran the boat alongside a fallen tree and made her fast.

Alfred jumped ashore to find a log that might serve as a plank across the morass of rushes and duckweed decaying in the muddy banks. He and his sister were the only persons of the party who had been on this island, which is seldom visited, being neither a good point for commanding a view of the scenery, nor possessing any objects of interest. They now led the way to a

high level plateau, from which the larger island presented a different aspect, being seen at an angle that curiously alters its shape on one side.

Crossing the plateau from end to end, they determined to stroll back to the boat by the shore, near which they came on a lovely miniature bay, embosomed in wattles, whose golden flowers dipped to the water's edge.

"I remember this place," said Mrs. South, going toward a mass of stone, covered with variegated moss and lichens.

As she spoke, Frank seized her from behind and flung her back on Helen, who was following closely with the professor.

The upward whirl of a stick, a heavy thud, another and another, a momentary terror, and before they knew what had happened Frank turned, pale but smiling.

"It's all right, don't be alarmed."

"Oh, Mr. Carey!" cried Helen, throwing her arms round Jessie, and bursting into

tears; for a moment the two stood speechless, supporting one another.

Alfred came down from the top of the stones, which he had been examining, wondering at the commotion. He turned pale as his eye rested on a snake at least five feet long lying with broken back and battered head in the very place where his sister's foot had pressed the soft moss.

"Let us return. I will go forward," said Frank, providing himself with a fresh stick, wherewith he beat the bushes, marching in front of the party, young Carr keeping by his side whenever the narrow path permitted. "As much noise as possible, Alfred. Professor, the ladies are in your charge, the snakes in ours," cried Frank cheerfully, hitting right and left, shouting and cooeing. They soon reached the boat. Alfred took an oar with Frank this time, and they put off.

"My word, Mr. Carey, it was a close shave!" cried Alfred. "Who would have

expected a snake so early; but that island is a hot-bed for them, I know."

"Don't speak of it," said Frank, "you see Miss South is quite upset." In truth, Helen was far more overcome than Jessie; she trembled, and sat holding her sister-in-law's hand.

What might have been! what might have been! was the mental refrain that rang through her whole consciousness.

"Now Alfred," said Frank, as they neared the hillside. "Do you and the professor take them home at once, without a word. Leave the boat to me."

They all obeyed him mechanically, and it was not until they reached the house that either Jessie or Helen observed that he had not accompanied them.

"Where is Mr. Carey?" asked Jessie.

"He will follow presently; he stayed to moor the boat," replied the professor.

But Frank did not appear that night.

Next morning Dr. South went down to

the bank. He had had a night to get over his emotion, and was not of an excitable disposition; yet the water stood in his eyes as he shook Frank's hand, and his voice trembled as he said, "God bless you, Carey! but for your quickness and courage 'twould have been all over with me."

"Any one would have done the same, doctor. I'm glad it fell to my lot to do it."

This was all that passed between them; but from that day Frank had his place in the doctor's heart. When he called again that afternoon with Alfred to ask him to come up to the house, Frank had gone to the Bonds' with his horse; and the next day he drove over to Bulla on business, purposing to bring back his mother with him. Mrs. Carey, however, had consented to return to Tarne, and remain for an evening party, invitations to which had been sent out. Frank promised to attend, and bring his people home the following day.

Jessie and Helen considered that he was avoiding them, so they boldly walked into the bank on the third morning.

"We have not come to thank you, Mr. Carey, only to say we can never forget what we owe you."

"Pray don't make so much of an ordinary service, Mrs. South. It was my good fortune to be at hand to render it."

"I must say 'thank you,' though it seems to mean so little," said Helen.

"It doesn't count for little from you, Miss South," said Frank, in a moved voice. "Mrs. South, may I ask you to come in?"

"Mrs. Carey's not at home, I think?" replied Jessie.

"No; going to wait at Tarne till after the party. I suppose you go?"

"I believe so," said Mrs. South, involuntarily looking at Helen.

A customer entered the bank, and the ladies took leave. Frank accompanied them

to the door. "Thanks for this honour," he said.

"Come up when you can," said Mrs. South. "The professor is not easy about the size of that crater; he wants to compare notes with you."

"I haven't a notion of geology. All the same, I shall like to go into the question," replied Frank, laughing.

CHAPTER VII.

MRS. SOUTH'S party had set the fashion, and invitations were the order of the day. Every one must entertain the Careys.

Launching the young ladies of that family upon the sea of local fashion appeared likely to prove a lengthy as well as an expensive process.

The Hays' dance was the most brilliant of these entertainments, as was naturally to be expected, their house being the largest in the district with the exception of The Wells — Mrs. Edward Elton's Victorian home.

The Eltons' gave a ball each year towards the end of winter, previous to their de-

parture for Guinham, on which occasion the billiard-room and library were thrown into one, making a capital ball-room.

Guests from Grastown, Bulla, and the stations within a radius of fifty miles, attended the gathering, which was considered the great event of the year, rivaling the Bulla race ball in popularity.

Young people in the colonies, especially in the country, are extremely fond of dancing, and usually excel in that art, or pastime, the latter being the accepted view amongst us.

Art hasn't much to do with dancing in the West, but there is plenty of natural grace, and a sprinkling of cultured elegance.

Again, there had been hesitation on the part of the Souths about attending the dance at Tarne. The doctor feared that John Hay might interpret their presence as an indication of an opening for renewed relations between the families. Helen regarded John Hay's pretensions as aban-

doned; indeed, she had never believed much in them, or regarded the affair as serious—now it was almost forgotten by her. But the doctor did not feel so sure that the young man had relinquished his claims. Certainly, his attentions to Fanny Carey were marked, and evidently encouraged by his family. And the Souths did not wish to be unneighbourly; they knew that to decline the invitation would appear disrespectful.

Alfred and Helen loved a dance, so the easy-going doctor threw the onus of decision on his wife, after the manner of masculine weakness, and Mrs. South elected to go.

Both John Hay and Frank showed to greater advantage than the professor on this occasion; they danced well and thoroughly enjoyed it, especially when Helen was the partner.

Frank appreciated her lightness and grace. John felt anew that no one was like Helen to him; his attendance was so close that

she was glad to take refuge in profound conversation with the professor between the dances, and filled up her programme recklessly in the early part of the evening.

Dr. South, with Mrs. Carey and some of the elders, were in the card-room, Jessie hovering between, taking part occasionally in the round dances, and strolling with the professor, who did not dance, on the verandah, which was enclosed, and profusely decorated with plants, flags, and trophies of the hunting field. Professor Leslie was magnanimous enough to be pleased at Helen's enjoyment, although it was shared with others rather than with himself. Sometimes he felt a little jealous of John Hay, but on the whole he did not regard him as likely to prove a formidable rival. He had come to understand that his own happiness was wrapped up in this earnest, single-hearted country girl, and to entertain the hope of winning her to warm and beautify his solitary intellectual life. He was, how-

ever, wise enough to perceive that he must not hurry her; if there had ever been a chance for John Hay, the professor saw that he had lost it by precipitation. He set himself to wait and watch the unfolding of hitherto untouched feelings in the young heart; so he was content to lay his foundation gradually, on a basis of friendship and community of tastes, working up, as occasion offered, to higher grounds of affectionate sympathy.

John Hay, on the contrary, was impatient of delay; he wanted to win and wear what he so much coveted. True, his eagerness had slackened of late, but it revived with the increased opportunities of meeting afforded by the impetus now given to the social life of the district.

Frank, dancing with Miss Hay, saw that she observed her brother and Helen. "Miss South has many admirers," said he, following her glances.

"Oh, that's a boyish friendship," replied

she; "we have known the Souths ever since their arrival in Lakeville, when Helen was quite young. It will never come to anything, Mr. Carey, I assure you," she added with earnestness.

Frank wondered why she should take the trouble to assure him of this; his own sister's prospects in that direction had not yet dawned on him. "Surely, she does not imagine any pretension on my part?" he thought, with a tinge of angry regret. The subject of marriage had seldom entered his mind; it was a superfluity altogether beyond his reach, and, indeed, not at all coveted by him. He recognized this a little bitterly to-night, and was vexed with himself at the feeling.

Miss Hay moved forward to the verandah, whither her brother and Helen had gone on the termination of their valse.

Old Mrs. Hay had joined Mrs. South and Professor Leslie. She was speaking of the Careys. "They've real good blood in their

veins," said she. "I mind the Colonel, Mrs. Carey's father, a grand-looking gentleman was he, and Mr. Carey himself the pride of the town in them days."

"I didn't know you were acquainted with the family, Mrs. Hay," Mrs. South replied.

"We're old colonists, Mrs. South; there wasn't so many people then but folks knew one another. When I go now to Melbourne, I can't believe it's the same place; crowds and crowds, not a face among 'em you know. The very streets paved, lighted, and built upon, till one loses count of it entirely."

"I hear the same remarks from the doctor when we go to town. He rather laments the changes, I fancy, though he wouldn't acknowledge that, of course. Helen and I say he is always poking in odd corners, and rushing up back streets in search of places he remembers to have existed thirty years ago. Last year, when we were going to the Spencer Street Station, he suddenly dived

into a bran-new warehouse, and bewildered a superfine clerk by inquiring if somebody's timber-yard had not once stood on that spot."

"It's much the same at home, now," remarked the professor. "People who were familiar with the city years ago look in vain for certain streets and lanes; indeed, what with new stations, the underground-railway, viaducts, and suspension-bridges, after even a short absence one's whereabouts become puzzling."

"The beaux and wits of the Georgian period, who loved London so well, would be rather at a loss there to-day, I suppose?" said Helen, who had just joined the group with her partner.

"It's not places only that I scarcely know, but myself, too," continued Mrs. Hay. "Last time we was down, I says to father: 'Jamie, d'ye think we're oursels or some other—it's all so strange, like?'"

"The world must go on, mother; changes will come," put in her son.

"That's true, laddie. We were talking of Mrs. Carey; changes have come there. That fine young man favours his father, for all his eyes don't blink so blithe. He was worth a mint of money in his day; there's his son now dancing with Julia, and he naught but a bit banker."

"Banking is not a bad trade as things go, mother; besides, Mr. Carey is young enough to mend his fortunes."

"A wife with money would be the making of him," remarked the old lady.

"Hush!" said Mrs. South, as Julia Hay and Frank came up.

"What's the topic? You look mighty grave!" exclaimed Miss Hay.

"Changes and chances, money and matrimony. Mr. Carey, we have been forecasting your horoscope, which appears favourable," replied the professor, mischievously.

"Very kind," said Frank, forcing a laugh. "May I ask if my advantages lay

in the changes and chances, or in matrimony?"

"The latter, decidedly," replied the professor, lightly.

"Pity. I was in hopes of novelty, which matrimony can't bring."

"La now, Mr. Carey, the change will come to you as to others," said Mrs. Hay.

"Not in matrimony, madam. I'm married already."

"Gude sakes?" cried the old lady, interrogatively.

"The bank is my wife, and I'm in love with my family."

Frank said this with a sort of fierce determination, resolved to stamp out that foolish heartache which had again obtruded itself this evening, with more bitterness, if less repining, than in his younger days.

The music recommenced as he spoke. "Mrs. South, you have not danced with me," he said. "Will you give me the pleasure?"

Jessie took his arm, and the rest followed to the ball-room.

That night John Hay made up his mind to try his fortune with Helen once more. During the next few days he watched anxiously for an opportunity, but she, beginning now to suspect his intention, avoided him as much as possible. Her manner became grave and distant. She wished him to understand that her feelings were unchanged, regretting much the late renewal of intercourse, which she feared had been interpreted to mean encouragement on her part.

Annoyed and vexed, she became a little cool to the professor also. He had discernment enough to perceive what worried her, and was always at hand to come between her and her would-be lover. Assured that she would not accept him, he rather wished the affair might be brought to a climax; yet he could not bear to see her shrinking, and not abet her efforts at averting it.

Helen's idea was to stave off the impending ordeal until the Eltons arrived, when she would go to stay at The Wells. John would understand, and thus be spared the mortification of a second refusal. The matter really troubled her, and interfered much with the even tenour of her life.

Fate, however, overthrew her plans.

John Hay, riding into Lakeville at an unwonted hour in the morning, spied Helen watering some rare plants which had been sent from Guinham and were lodged in a temporary hot-house in the lower garden, as requiring greater warmth than native Victorian plants. Unaware of his approach, she went on tending her favourites, until, conscious of a movement, she looked up quickly and beheld the young man standing in the door-way. Her heart sank; she felt that the dreaded moment was come. Making a desperate effort to appear unembarrassed, she went forward.

"Good morning, Mr. Hay. Breakfast is

ready—I hope you will join us ; my sister will be waiting.”

“ Miss South—Helen, you must hear me ! I cannot bear this any longer. You know how dearly I love you ; no other girl will ever be the same to me. Say you have changed your mind. Indeed, indeed, I will do anything you wish ; you may—— ”

“ Don’t, don’t ! ” interrupted Helen ; “ I thought you understood. I—I—let us be friends.”

“ Friends ! ” cried the young man angrily. “ I love you ; do you know what that means ? Girl, you’ve played with me long enough. Oh, Helen, I don’t know what I’m saying ! Try me. I do love you ! ”

She burst into tears. “ What can I do ? Forgive me, John. I did not mean to play with you. I never understood it was like this. I thought—— ”

“ Promise that you’ll try. I’ll wait another year if you’ll give me hope. Promise ! ” and he tried to take her hand.

The touch startled her. She drew back. “ No, John ; I’m grieved—I beg your pardon—I’ve mistaken you. But I cannot promise ; it would be doing you a worse wrong.”

“ I’ll take my chance of that.”

“ No ; I could not marry you ; ” and she moved towards the door.

He stood aside for a moment, then placed himself in her way, and said in a determined tone, “ Look here, Miss South, this is the last time. I shall marry some one—there are plenty of girls—but it’s *you* I want. I’ve more right to you than that black-browed professor.”

“ You forget yourself, Mr. Hay. Professor Leslie is nothing to me, nor I to him. Let me pass.”

“ Is this the end ? ”

“ Yes.”

“ You are a proud girl. You have no pity.”

The voice, more than the words, touched

Helen. "I have been hasty in my judgment, as usual," she said in a humble tone. "I am very, very sorry you are hurt; but it's no use talking any more."

"Unless you will say——"

"No!" cried Helen, passing swiftly through the opening and along the sheltered path towards the house.

She gained her own room unobserved, threw herself on a chair, and wept out her excitement. Much agitated, and angry with herself, she felt she had been unjust to John. The differences of their respective natures were so plain to her that she had not believed him to possess what she called true feeling. Now she saw that, though his love did not answer to her idea, yet it was very real to him.

This was her first experience of remorse for injury done to a fellow creature, and it was grievous to her. Possessing strong feelings and great tenacity of the affections, Helen now rushed to the opposite extreme,

crediting her rejected lover with the same, and reproaching herself for past blindness. It was long before she could recover composure. A servant knocked at the door with a message of inquiry concerning her tardiness. She sent word that she would be down presently.

Mrs. South proceeded to make breakfast. The doctor, who had been in the garden, entered. He looked disturbed.

"Where's Helen?" cried he.

"She sent word she would be here presently," replied his wife, busy with her cups and saucers.

The professor glanced at Dr. South. "Is anything the matter?" he asked.

"Nothing particular. Andy vexed me just now. He is in great anger with young Hay; he says he saw his horse hanging at the gate, and was going to the house to inquire if he should take it to the stable, when he ran against him '*all flustered like,*' bouncing out of the green-house,

which is Andy's special pet-ground, you know."

"Oh yes, Miss Margaret's plants, of course; he doesn't like strange eyes to look on them, I believe," said the professor.

"I'm afraid Andy gets more exclusive as he grows older," remarked Mrs. South.

"Yes," replied her husband; "I hope he wasn't rude to John Hay; but he was vastly indignant at his invasion of the green-house, 'where,' said he, 'I guessed Miss Helen had been watering.' So he went there, but did not find her, only the watering-pot on the ground, and her scissors on the top of one of the Macquary seedlings, which was turned over."

Mrs. South looked significantly at her husband. Replying to her look, he said, "I don't wish Helen to be worried, Jessie."

"I'll go to her room. Perhaps she's not quite well," replied Mrs. South.

The professor guessed that the desired climax had arrived, and was secretly re-

lieved; but he felt shy of speaking on the subject, and took refuge in his letters. Dr. South ate his breakfast in silence, making believe to glance from time to time at the newspaper, but really watching the door.

By-and-by his wife returned; she telegraphed to him that all was right, remarking aloud that Helen had a headache, and that she had advised her to lie down. The professor soon made an excuse for retiring, and then the husband and wife exchanged confidences.

"Well, I'm glad it's over and done with," said the doctor, after hearing his wife's report. "Though it's a pity the young fellow didn't take 'No' the first time."

"Helen is vexing herself about it more than I should have expected. She begins to believe that he had more depth of feeling than she gave him credit for."

"Do you think she relents? He'd improve if he fell into good hands," said the doctor.

"Improving husbands is a dubious process—not to say unsatisfactory," remarked his wife.

"I'm sure you're the last woman who should say that. Am not I improved? Doesn't Janet periodically bear testimony to the fact which continually appears to strike her in some fresh light?"

"In the matter of hats, for instance," said Jessie archly.

The doctor went to the window. "It's warm, my dear; but if you make a point of it, I will wear the steeple on my devoted head to-day."

"Oh no, Fred, I was only joking. I put a clean puggery on your pith this morning."

"Then I'm pretty good at improving, after all?"

"Perhaps—for an old bachelor."

"Sauciness pays toll," said the doctor, drawing his wife towards him.

There was indeed nothing in Mrs. South's domestic life which she could desire altered.

At times she wished her father had lived to see how happy she was; but then who can say that he does not see? she would think. And she went about her duties more cheerfully, and enjoyed her happiness more keenly, for that feeling, and the sense it brought of the nearness and oneness of that higher life to which we climb by chequered steps of present joy, sorrow, or peace.

John Hay was next heard of among the list of passengers in a steamer going to New Zealand, and the Tarne family left a month earlier than usual to spend a few weeks in Melbourne before going to Queen's Cliffe for the hot season.

Helen's confidence in her own judgment had received a painful check. She acknowledged, as indeed she had often done before, that she was too apt to gauge others by an arbitrary standard of personal devising, forgetting to allow for variety of temperament and the influence of circumstances on

character. She was very humble, and somewhat unequal in her spirits.

The professor perceived that he was avoided. He understood that present persistence would hinder rather than help ultimate success. So he decided that temporary retirement would be good policy; he therefore found a reason for returning to Melbourne, avowedly promising himself the pleasure of a visit to The Wells later in the season, when Mr. and Mrs. Elton should have returned to their Victorian home. He considered their arrival would prove the best restorative of Helen's usually equable spirits.

Mrs. Carey and her daughters had returned from Tarne much gratified with their visit. The newly-formed friendship between Julia Hay and the girls was kept up after the departure of the Hay family by frequent letters. Though she missed them, Mrs. Carey's spirits did not flag, and Frank's home was, at this period, very pleasant to

him. Fanny and Lucy had taken to music with more fervour than formerly, and were pleased to have their brother practise with them, even listening to his criticism of their performance, and accepting suggestions for improvement.

Mrs. Carey, busy with her fancy work, talked over such gossip as happened to be floating in the air of Lakeville, and stirred up her son to accompany them on expeditions to Bulla or more distant stations. Neighbours in the Bush count for at least thirty or forty miles. All who were visitable had called on Mrs. Carey. She did not disdain quiet evenings at the doctor's, or even at the parsonage, and made herself so agreeable, that every one voted this latest addition a great gain to Lakeville society.

CHAPTER VIII.

Does any one care to hear again of Christmas in Australia? It has been written about, painted, engraved, presented with illustrated papers, and described by tourists. Notwithstanding all, it is still difficult to convey to the English mind an Australian's notion of Christmas.

I myself have spent more Christmases in Victoria than in England, yet the incongruity of our southern celebrations has never worn off; so much more vivid are the associations of early memory than the actual surroundings of later years.

Watching the stream of holiday-makers wending their way to gardens, entertain-

ments, and seaside fêtes, I think of the family gathering round the bright fire-side, beneath the mistletoe and holly.

Entering the white-walled church, with its atmosphere of summer perfumes and brilliant floral decorations, I remember the dim religious light flickering through frosty casements against which shining bunches of crimson berries rested.

Seeking shade beneath spreading acacias and leafy eucalypti, I picture bare snow-laden branches standing out against a wintry sky.

Sitting on the verandah, or strolling late in the soft night air, I call to mind the closed shutters and snugly-drawn curtains of by-gone Christmas nights. Lying wakeful, with closely-tucked mosquito-net, in the heated house, listening to the monotonous hum of that insect foe, a dreamy recollection of Christmas music, heard beneath the warmth of Christmas blankets, comes over me.

The associations of the seasons, in the minds of native-born Victorians, must be the opposite of all this. To them it is connected with the idea of holiday-keeping in the open air: festivals in the grounds of various societies, picnics in parks and reserves, excursions to the seaside, and rambles on the beach—a general cessation of business, and a week devoted to amusements.

It is pleasant to see the shopkeeper or mechanic, surrounded by his family, making merry under the shadow of spreading trees; clerks and business men (unattached) shouldering the gun for a ten miles' tramp through the swamp in search of wild-fowl, or riding forth for a gallop in the fresh Bush air. Sometimes the tent is pitched in glen or gully to rough it for a week among forest ranges.

For such as can go forth thus, free from household cares, or carrying those cares with them, the Australian Christmas is

brighter than the English one. Pity that any should abuse it by squandering the money easily earned, and finding their Christmas pleasure in drunken orgies and wild revelry.

With the professional classes Christmas is rather a time of trial. Heads of families involuntarily associate it with disorganized households—domestics demanding holidays, or suddenly departing just as the children are returning from school or friends unable to visit at any other period are arriving. Under such circumstances there is no alternative but to submit. It is hopeless to seek servants in town, or hands in the country, from the middle of December until the new year's holidays are over. After that the truants will return, having spent their money, and the labour-market becomes easier.

There is often a hot wind on Christmas Day; clouds of dust blow along the empty streets. Melbourne is deserted from early

morning until sunset, when the avenues to the station will be thronged by returning passengers, many of whom have been compelled to stand in the railway carriage or travel on the engine. Excursion-trains run in all directions: country people hastening to town, and townspeople recreating in the country.

At this season the summer heats will not have dried up the grass or browned the foliage. Agricultural districts wear their loveliest aspect; the open forest is luxuriant. The smaller townships take advantage of the holidays to hold *al fresco* entertainments in aid of hospitals or other local institutions. Friendly societies meet, and rival clubs contend for mastery in games and sports. One wonders whence the crowds come: every nook and corner seems alive with people; only the houses are forsaken.

Naturally, Christmas in young Australian ears will gather around it very different

memories to those which hang about it tenderly in the hearts of their English ancestry.

Frank Carey had few associations, either of pleasure or interest, with it. At Ribee it was the period when hands went "on the burst," a large portion of them "knocking down" then the earnings of the year. School, with him, had been too desultory for the season to connect itself very fixedly with pleasant anticipations of holidays.

In fact, it was still clouded for Frank with the shadow of that last Christmas of his father's life, when he had absented himself from home, and with the memory of the troubles which quickly followed.

He met Helen returning from the church, whither she had been to assist Mrs. Veal in decorating for the festival, the day before Christmas, and felt with her when she said:

"It is a time of tender memories with us; we like to still the rush of the present, and think of the past. Margaret and I

always remember it was on Christmas evening when our mother first spoke to us of the coming separation."

"Is it long since?" asked Frank, with real sympathy.

"Nearly seven years. She did not leave us till six months after; but it was on Christmas Day that the dread of losing her first came to us."

"How hard it is to realize!" said Frank. "How strange it seems when the great gap we have seen swallowing one and another outside our heart's circle opens at our very feet!"

"You know that sense of the unnatural, the unreal?" she said.

"Yes; I too have a shadow." And he told Helen of his father's death, and of the self-reproach with which he looked back on that Christmas, bitterly regretting the lost companionship that *might* have been. "I recollect," said Frank, "the night after his funeral, awaking from a dream—imagining

that I fell back from a wall, which seemed to close around me, and which I was vainly endeavouring to climb in order to follow my father, who had passed beyond."

"I wonder whether one ever feels a second sorrow so keenly?" said Helen.

"I fancy the first experience exhausts the strangeness," Frank replied.

"The Christmas after we came to Lakeville was marked by a sad event," she continued. "Mr. Carr—Jessie's father—died within the month. The remembrance of the closing scenes of his life freshens with us at this season."

"I think people who have many anniversaries must find they point forward as much as backward," Frank remarked.

"Yes; to that beyond of which you dreamt. How one's interest in it grows, when those we loved have passed thither!"

They walked on in silence for a while. Frank was looking back on the last few years, during which the *beyond* of which

Helen spoke had come to count as an element of strength in his inner life. Talking of religion was not in his way; he had plenty of *thoughts*, but not many *words*, on the subject.

He saw that his companion was thinking aloud, and hardly knew whether to speak or not. It was the only occasion he could recall when allusions of this kind had been made, since his walks and talks with Mr. Syme on the hill-side at Ribee.

The habit then acquired of connecting the soft loveliness or terrible grandeur of nature with the idea of an Infinite Creator had been deeply impressed on his mind by the sudden death of his father, which seemed to draw him into more personal relationship with the Unseen. As his knowledge of the world increased and his reading extended, he became aware that the belief he had grown up in was questioned by men whose earnestness, as seekers of truth, he could not doubt.

Frank's was not one of those flabby natures which are content with a superficial smear of received opinions theoretically supposed to be important, actually of no practical account; neither could he sympathize with that rabid holding of belief which imagines that it has grasped the whole of truth. He felt that the Sublime Good, enthroned for all ages, and for every race, must be many sided; what he wanted was to get at the side of truth suited to him and his race, and to hold it, so as to have a firm footing amid the vicissitudes of existing circumstances. This he could not do, so long as doubt concerning fundamentals loomed hazy on the mental horizon.

A miserable time of unsettledness ensued. He seemed as one groping in the dark for a clue to the existence in which he found himself. He could not go on assuming a sham of words and forms because they had come down from the hoary past, neither

could he abandon hopes which had been his strength, or duties which had given a meaning to life, without investigation; in making such he tried to dissociate himself from early bias, to be candid and unprejudiced. Of course, he could not bring great scientific research or learned theological criticism to bear on his investigations, but he did bring practical common sense and a simple desire to find truth. And he was not altogether discouraged at this furnishing, because he observed that the reason, in nature, addressed itself to ordinary intelligence, also that her practical benefits are not reserved exclusively for such as can penetrate her closer secrets. Will it be interesting to outline his method, the results of which were seething in his mind as he walked by Helen's side, talking of the shadows of life and the dim light streaming on them from beyond? Such introspection will at least show something of the young man's nature, and since his experience was

a true one, it must have its like in other minds.

Frank noticed that philosophers, however far back their research reached, were compelled to assume something. So he started by assuming the existence of a Creator as the cause of the universe. He was not acquainted with any analogy which warranted his assuming that force worked regularly and intelligently, without mind, that law formulated itself, independent of a lawgiver. Moreover, perceiving uniformity, continuity, adaptability, infinite variety tending to best suited, widely beneficial ends, he felt justified in accepting these as the outcome of mind, being familiar with analogous results, on a smaller scale, issuing from finite mental energy. Thus he avoided the very heavy strain on faith demanded by the opposite view.

Next, he inquired whether it were reasonable to conceive of infinite mind as manifesting itself in other than nature's

testimony. Nature speaks to the intellect; the feelings crave a warmer, more living utterance. Natural cravings find natural satisfaction. Instincts do not falsify themselves.

Frank looked about for a natural parallel to the spirit in man. He failed to find any. Nature offered no standard, whereby he might gauge, search out, or account for the phenomena of the human soul. He therefore accepted it as supernatural, an emanation from the Infinite Mind over and above the soul or force, which is also implanted in nature and ruled by law.

Would mind speak to mind? Should the human soul be ruled by intelligent voice or fixed method? Thus our young questioner. In the book which he had been taught to reverence he met the supernatural voice, speaking to the heart of humanity by its most gifted members. Some, however, said that here the emotional side of humanity only was addressed. Granting *that*, the

higher side, Frank still expected the voice of the Great Mind to commend itself even to inferior intelligence, and to be in accordance with the voice of nature. So he compared the two voices, the supernatural with the natural. In the first, he read of power, of choice, of love, of care; all these also were written in shining characters on the latter. But he read, too, of mystery, of severity, of destruction, of seeming contradictions, and of a long, silent working toward fixed results. Again he looked at nature, and found proofs of a like rule on all sides.

There were many things not plain, but then there were many things within himself, and much in human circumstance, that Frank compared to the piled-up conglomeration left by swollen floods, or tossed together by volcanic forces, like the Titans' Battlefield at Ribee. We cannot pretend that Frank found the moral puzzles of his boyhood absolutely straightened out in *The*

Book; only a light gleamed from thence which pointed to a clear future, and a present training for that future.

Then, as to his own consciousness, perhaps it was the emotional part of him which recognized truth in the supernatural voice; certainly it was his practical side which grasped duty as the beautifier of life, hope as the strength of duty, and faith as the food of hope.

So Frank returned to his anchor, and it upbore him the more steadily because he had once cut it adrift to examine the security of its hold.

Helen's allusion to the "beyond" marshalled this mental history in a momentary rush of introspection.

There was a pause of sympathy with her evident feeling; then Frank said simply, "I fancy it is a thought of strength for present duty, whether of action or suffering, isn't it?"

"Yes, action or suffering," said Helen;

"one is so apt to join duty and action, to forget duty in suffering."

"The former is so much easier than the latter, to most temperaments."

"It is hard to learn—

'They also serve who stand and wait.'"

"Do you know," said Frank, "I believe that when the time for learning that comes, the difficulty is wonderfully smoothed. I speak from observation, however, not from experience; and you know there are some natures which never need the discipline."

"Not mine, certainly," Helen replied. "I need to learn more charity in judging other people."

Frank wondered at her earnestness. He regarded her outward life as full of charity and usefulness; he did not know how sharply she reproached herself when she read John Hay's name among a list of gentlemen jockeys riding in a New Zealand race, and heard of his reckless journeyings from place to place.

Frank was not a flatterer, so he only said, "I hope Mrs. South will succeed in getting Fanny and Lucy to take part in your plans for helping the people here; it would give them an interest in the place."

It was rather a selfish reason which Frank put forward, but it was just the true one; it was his sisters' benefit he was thinking of, much more than advantage to others.

"In helping others we help ourselves, you think?" Helen answered; "and a woman's interests in these small places are so limited that unless one creates some for one's self, existence is mere vegetation."

"I suppose amusement and gossip—though well enough as relaxation—are dull as objects in life. Business gives us the advantage there; it is fortunate that it does, for I'm afraid we should be sadly at a loss in combining the profitable and the pleasant as common voluntary occupations,"

said Frank smiling, as he held open the gate for Helen to enter.

Doctor South came from the house at the moment.

"Going out again, Fred?" said Helen.

"Yes; I'm in a hurry, but you can't move Andy," cried the doctor, glancing impatiently towards the stable, whence Andy was leisurely issuing with a horse.

"We mustn't complain of your being busy after that last remark of Mr. Carey's," said Helen. "He acknowledges that gentlemen would not be able to make occupation for themselves if business didn't do it for them."

"A helpless lot! but he'll change his opinion when he knows Edward," said the doctor, mounting his horse.

"I expect you are tired of the Eltons; it seems stupid to be always hearing of people one doesn't know," Helen remarked. "Won't you come in?"

"Not now, thank you," said Frank, shaking hands as they parted.

"We've had such a nice talk, Jessie!" cried Helen, entering the nursery, where Mrs. South was watching the process of putting baby to sleep, and taking part in it when Janet allowed.

"Who's *we*, dear?" asked Jessie.

"Mr. Carey and I"—Janet looked round sharply. Helen did not observe her. She continued, "You know we've always given him credit for a good deal of stamina, as Fred calls it, under his pleasant, easy manner; and, indeed, it wasn't so much what he *said* to day, but his way of saying it, that showed 'the backbone of principle,' to quote Fred again, ruling his life."

"I've seen that though he doesn't talk much about duty, he does it," replied Mrs. South; "I fancy, too, without being conscious of it, sometimes. I wish we made more way with the girls; we don't seem to know them much better than when they came here."

"I suspect there isn't much to know;

but then," added Helen, checking herself, "I am too hasty in my judgments."

"I am thinking, Miss Helen," remarked Janet, "that the leddies will not be here long; the place is not grand enou' for the likes o' them. It's fair, while the summer gatherings is on, but when the winter comes and the roads are bad all round, what's to become o' folks who can't bide quiet indoors?"

"Oh, Janet, the fine weather tempts every one; but you'll see our new neighbours will settle in the winter."

Janet shook her head. "The young man is well enough, though nothing particular in my opinion; but the leddies——" And she pursed up her lips, nodding her head significantly.

The doctor's waiting-room was not a bad place for gossip; and Janet, who knew everybody, might be considered a fair exponent of public opinion.

Her undivided attention was not, how-

ever, given to local affairs. Baby proved an exacting monarch, and Janet was jealous of any interference. He was now lying wide-awake in his cot, jumping and crowing at his mother and aunt, who surreptitiously encouraged a game of bo-peep, as Janet delivered her dictum concerning the Careys. She now turned to Mrs. South. "If ye'll leave him to me, ma'am, he'll get a nice sleep. Miss Margaret will be here soon, and we can't have her baby looking brighter than ours—not but what her baby bids to be bright, like herself, God bless her! but ta master's has the best right, like."

"Poor Janet, divided between her two loves," laughed Helen, patting the old woman's cheek. "Remember, I bespeak little Freddy. I must have one nephew; you don't give me a chance with Ned here."

The families had made an exchange of names, Mrs. Elton's boy being called after Doctor South, and his after Edward Elton.

When Frank reached home that afternoon, he perceived that something had occurred to vex his mother.

"The tradespeople here have the oddest way of doing business," she remarked. "There's Wales, the butcher, he expects to be paid, though we've only dealt with him a few months."

"I thought we decided to pay monthly, mother. I told him so. Don't you recollect?"

"Not just at first, Frank. We've had many expenses, and these people must wait."

"They're not used to give such long credit as the Melbourne tradespeople; besides, I made terms for monthly payments. Better settle the account, mother."

"It's very well for you to talk of settling in that off-hand manner, Frank; but how am I to get the money?"

Frank looked up surprised. "Surely you got the house cheque this month?"

"I had other uses for it," said Mrs. Carey coldly. "It's hard indeed for a mother to render account of every farthing to her son, who knows nothing about necessary expenses, either."

"Look here, mother, I don't want you to render an account, as you call it. You named the amount required when we first settled here; if it's not enough, we must go into matters again—the bills must be paid. In these small towns irregularity of that sort gets talked of, and it's bad for the bank.

"The bank, indeed!" cried Mrs. Carey, glad of something on which to vent her annoyance. "If the bank demands this and that, it should pay you a better salary."

"I'm very fairly paid, mother; we know what we have and must make it do. How much is wanted to make up Wales's bill?"

"It's a mere pittance, Frank," returned Mrs. Carey, ignoring the question; "the bank should certainly raise your income."

"These things are graduated on a regular scale. I've nothing to complain of; with allowances, we've over four hundred a year, and no rent to pay."

"Four hundred a year! you talk like a child. Now your sisters are growing up, how are we to keep up an establishment and provide for personal expenses out of that?"

"We've got to make it do, mother, so it's no use talking. I think, too, it ought to be sufficient—there are few expenses in the country; besides," he added, with more firmness, "it's not a question of *can* or *ought*; we *must* make it do. How much do you want for settling with Wales?"

Mrs. Carey hesitated. "Five and twenty pounds might do," she said at last.

"Five and twenty pounds might do? why I thought——"

"It's no use being angry, Frank," interrupted Mrs. Carey. "Ross and Carter have sent in their bills also."

"What! haven't we paid anybody?" cried

Frank, amazed, for he had given the house cheques at the beginning of each month, as his own salary was paid to him.

"Of course, I could not suppose it would matter for three months or so," said his mother, "and I required the money. It was expensive being at Tarne, one way and another; besides, you know, there were bills in town."

Frank felt as if he had got a blow; a kind of horror seized him. Where was this to end? They might overcome the present difficulty; but how was he to have confidence that this was all? His heart sank within him; he walked to the window to collect himself before speaking again.

His mother watched him, a little frightened. "If we once get clear," said she, "I suppose we must make your income do; but just at present it's not easy."

"My account is running short," said Frank; "there's not five and twenty pounds to my credit."

"You can overdraw."

"Mother, let us understand each other; if I find this money will it clear us?"

Mrs. Carey hesitated again.

"Will it pay Wales and the rest?" urged Frank.

To this amended form of the question she returned an affirmative, and Frank left the room.

His mother drew a thick envelope from her pocket; it bore the Melbourne postmark, and contained one of those odious "accounts rendered," so ominous to persons whose list of necessities is in excess of their means.

Mrs. Carey was really sorry and a little ashamed at the subterfuge she had practised in appropriating money supplied for household expenses to the payment of town debts, of whose extent Frank was entirely ignorant. She was not without principle, and would have shrunk with horror from actual dishonesty. She loved her son, too, in her

way, and appreciated his personal sacrifices for the family comfort. But neither affection nor principle was strong enough to overcome the taste for display and habit of self-indulgence ingrained in her disposition. Superfluities in her view took the shape of necessities; she really did stop short of procuring all she desired, and considered herself economical and self-denying.

The facility possessed by the ladies of Frank's family of regarding everything from their own point of observation, and ignoring any other aspect, was no doubt conducive to mental serenity, though it might tend to rude contact with outward influences. The fault, of course, lay in the aggravating contrariety of circumstances, since the premises on which these optimists had acted were the only reasonable and proper ones. For instance, in incurring liabilities, it was not difficult to see favourable turns of fortune in the future which would render their discharge easy. How simple, too, the tran-

sition from a luxury to a necessity; besides, when young people are in the case, one ought to venture somewhat for positive advantage. So excuses were plentiful, and the habit of expense grew; difficulties multiplied, too, and in their train came crooked paths and twisted principles. For many years Mrs. Carey had owed and paid moneys of which Frank never heard, though the means supplied were his; small sums at first, and covered with comparative ease. Demands increased as the girls grew older; accustomed to this state of things, they regarded them as natural. The exclusion of Frank from their confidence was simply the result of his being a man—unable therefore to comprehend their wants or understand social requirements.

Before leaving Melbourne Mrs. Carey had hinted to her son that there were debts—trifling, of course—not needing settlement until her own annuity became due. Frank had been a little vexed at leaving these

unpaid, but it was impossible to inquire closely into his mother's personal expenditure. He took it for granted that she would not exceed her private means.

Since their arrival at Lakeville heavy demands had been made on his sister's account. These he managed to meet, though funds were getting low; believing there were no debts, he thought a few months' economy would pull them through. It was a great blow to Frank to find he was mistaken. He shut himself up in his private room to consider these unexpected perplexities and decide on a course of action.

For some time he could not bring his mind to bear on the subject. The one thing that stared him in the face was the betrayal of confidence involved; the pecuniary loss might be retrieved, but the entrance of doubt and suspicion was an unmitigated evil. He little guessed how long it had already pervaded the household—how much

deeper the involvements were than he suspected.

Frank tried to recall the circumstances of his father's embarrassments, to disentangle them from boyish impressions and look at them by the light of his wider business knowledge.

The process was painful; so much blame attached to the dead. His mother's agency nowhere appeared; in his recollection she had always been depressed and dissatisfied, not without reason. Scanty means, and a lonely life, sufficiently accounted for that. Some gleams of her naturally excitable disposition appeared during their residence in Melbourne, and were hailed with delight by her children as an indication of improved health and spirits.

Frank had no clue to the conception of a character on which the teachings of experience made so little mark that they might at any moment be overborne by the opportunity for gratifying a present fancy;

he did not know how easy it is for such a nature to postpone unwelcome misgivings, and to see the future through the rosy veil of a sanguine imagination.

Circumstances had forced on him a practical view of life, compelling him to keep his imagination and fancy for holiday hours. He never calculated on anything until he had attained it, or allowed himself to be influenced by "might-be's." Frank was troubled, as much as most of us, by the dazzling vagaries of imagination, and was weak enough, too, in the matter of indulging them during dreamy smokes, or leisurely walks, but he sternly held them back from intruding on the business of life.

True, he had not as yet been very severely tried in this direction, and was too inexperienced to allow for their sway over characters formed during a youth of ease and luxury.

Mrs. Carey had grown up in an Irish home, where indolence and profusion

reigned. Her wishes were never ungratified; self-restraint was unknown. Easy, good-natured, generous—the whim of the moment, as often to please others as herself, always satisfied—she lived as those about her lived; in fact, had no other notion of life, as known in her class.

There were the poor, of course, to whom she was liberal, and unfortunate people who "had known better days," for whom her purse and sympathy were always ready. Her first Australian existence had been of like kind—perhaps more reckless; the collapse which followed was too overwhelming—it taught her nothing, it simply crushed her. Had Mr. Carey been of a different disposition, his influence might have proved beneficial; as it was, his failures aggravated her errors, by embittering her temper and affording an excuse for discontent.

Frank knew nothing of all this. It was a side of the mental kaleidoscope he had never seen. Perhaps his reflections would

have been less severe had this side come within his range of view.

As it was, he was not only grieved, but puzzled. He knew his mother was neither dishonest nor false. She would not lie nor cheat; yet here were both by implication. He turned away from the painful picture, trying to comfort himself with the belief that she had become involved through inadvertence, and that their relative position, as mother and son, had withheld her from acknowledging her difficulties to him.

This view had its alleviations, but it had its puzzles also.

How was he to control the domestic finances when a parent was the disburser? He could not require receipts, or watch payments; he shrunk even from the thought of its being necessary.

Weary of considering, he turned at length to his books. The practical point of how the money was to be found was easier to settle, much pleasanter also to his feelings,

even though it did involve arrangements which he disliked. However, these had to be made, so Frank prepared to complete them on the morrow, and at the same time to screw himself up for a serious talk with his mother.

Having made his arrangements and taken his determination, he left the house and went out on the hill-side to walk off his annoyance.

CHAPTER IX.

It was a wild night. The wind rushed along the narrow island valley, which acts as a funnel, propelling currents of air on to the agitated lake, tossing among the reedy grass, and keeping up a monotonous hum—now swelling to a roar, anon dying in faint gasps—ever maintaining an under-current of sound, quite distinct from the fitful wail of the she-oaks and the crash of the storm, which seemed to concentrate its fury on the elevated hillside.

The ocean foamed and seethed; its line of white surf discernible in the distance, thundering against hummock and sand-heap with dull, heavy boom, which wakened an answering echo among the hills. Great

trees creaked and groaned; branches torn from smaller ones crashed to the ground, rolling downward to the water. Heavy rain-drops fell from time to time, as the storm chased the black clouds across the lake, speeding swiftly to neighbouring heights, to be followed by others rolling up from the ocean.

Frank rather enjoyed a storm. He turned up his coat collar, pressed his hat firmly on his head, and faced the gale; battling with the elements roused his energies and helped to throw off the weight on his spirits. He began to speculate on the analogy between the physical and moral worlds. How calm it had been that very afternoon as he walked homeward with Helen South! His heart, too, had been as light and calm as the still air. Now all was strife and confusion. But the elemental war did not baffle him—he would force his path in its teeth; and, standing on the highest point, he strained his eyes through the tumult of air and ocean

to trace a break on the edge of the horizon, far away southward, promise of a fairer morrow.

The young man's fancy, no longer under the lock and key of the practical, took its revenge at times like the present, presenting the distant light as a happy omen. "Things will clear," thought Frank. "Perhaps it is as well that the trouble came now, before affairs were more involved. It will all come right again. We have been so happy here."

That clinging regret had underlaid his feeling during the mental tempest through which he had passed. He did not know himself how dread of disturbing the serene present had spurred him to tide over threatened difficulty and hope for future immunity. He would speak to his mother, and she would see how desirable it was to avoid breaking up existing relations. Where would the girls find such companionship as Lakeville offered?

Miss South's influence would tend to form their characters and make them valuable helps to their mother. They would come to share his view of things, and domestic affairs would flow smoothly. It would be hard if he could not overtake this small item somehow during the year. There were many things he could do without; he did not say—he would not have admitted that he felt—there was one sight in Lakeville which he could not do without.

Then he fell to wondering what Mrs. Elton was like. Would his mother get on better with her than she seemed to do with Mrs. South? Was she like the doctor, or like Helen? He scarcely called her that, even in his secret thoughts; yet it was the name which breathed through his consciousness, conjuring up visions of a pale, pure face, with wondrous eyes, full of shadowy depths, whose expression varied with the changing colour of the cheek and lovely curves of the facile mouth. As gentle

thoughts took possession of him, Frank instinctively turned his back on the storm and sought the shelter of the terraced slope.

Descending among the shrublike bushes, he came to the spot where, in a tranquil bay, shut in by sweeping gums, Helen's boat lay securely moored by an extemporized pier of fallen logs. The wind had little force here, but Frank thought broken branches from the higher plateau might have fallen on the boat; certainly, a dark object obscured one side. He stepped in—it was only the shadow of the overhanging ridge. Sitting down in the place Helen usually occupied, and leaning over the side, toying with the water as she had done, he remembered how her heart was reflected in her face, as she sat holding her sister's hand after the snake episode. He felt again the soft warm touch which had sent a thrill through him that very afternoon when they parted at the doctor's gate; it vibrated within him still. To have her

for a friend—the genial doctor, too, and gentle Mrs. South (these latter made an excellent background, and it was altogether satisfactory to join them with Helen as chief attractions in Lakeville)—any sacrifice must be made to avoid a crisis which might issue in breaking up the present family establishment.

Frank sat and meditated, the boat swaying gently on the slightly ruffled surface; the dark shadow from the overhanging ridge came into prominence and disappeared with each undulating movement. Whimsically, it connected itself in Frank's mind with the professor; and a curiously unpleasant association it was. Startling, too, at first; that black-browed polished *savant*, with his massive forehead and penetrating eyes, made an intrusive element in this fancy picture of social surroundings. That he was an aspirant for Miss South's favour Frank had perceived at first, as an amused looker-on;

latterly with suppressed irritation, accounted for on the ground of a sudden perception of disparity in age. The professor must certainly be fifteen years older than Helen; very likely twenty, Frank thought. His pretensions were certainly absurd; still, there he sat, or rather his shadowy representative. Frank impatiently gave the boat a push, sending him out of sight, and leaping ashore himself, commenced ascending the hill in a blind sort of way; he was presently pulled up by finding himself face downwards in a wombat-hole. Scrambling out, he discovered his forehead bruised and bleeding from contact with an old root, round which the wombat had burrowed. After this he went on more soberly, his thoughts shaping themselves into harmony with his steps. It was impossible that Professor Leslie's hopes should be realized; Miss South could not leave her brother. Indeed, the idea of her marrying any one was a

species of sacrilege; the professor must retire, as his shadow had done, into the lake, or elsewhere, as he pleased. Miss South would remain the garnered treasure of her own family, and the sweetest of benefactors to her neighbours.

So you see, for a practical man, Frank's imagination was in a fairly lively condition; indeed, when that excitable steed got the bit between her teeth she was apt to make erratic excursions. The proximity of the bank had, however, hitherto sufficed to pull her up; and as Frank came in sight of it on this occasion, dreams vanished, imagination humbly subsided, grimly to lie in wait, in secret recesses, for an opportunity of reasserting her power.

Next morning Frank presented himself at the breakfast-table in rather a battered condition—one eye swollen beneath the bruised temple, and an ugly cut across his forehead.

Exclamations were made and inquiries instituted.

"Tumbled into a wombat-hole!" said Mrs. Carey, who had been secretly uneasy at his prolonged absence the night before. "What should take you to the hillside on such a wild night? Really, Frank, you made us very anxious; and your sisters wanting you to practise with them, too! We waited until eleven o'clock, and then concluded you had gone to the doctor's." She did not say she had watched his return before she slept.

Frank was persuaded to have his eye bathed, and a patch put on the gash above it, before going to business. Mrs. Carey was really tender in binding up the hurt, and honestly wished she could heal the more serious hurt his trust in her had received.

To do her justice, she would gladly have shielded all her children from pecuniary embarrassment, or any other unpleasantness, had the means of doing so been at her disposal. She was proud of her son, too—proud of the estimation in which he

was held at head-quarters, gratified at the position he had made for himself, and, on the whole, pleased with the home to which he had brought her. This very gratification and pride elated her spirits and opened vistas of further prosperity, especially, of late, in connection with her daughters. She saw splendid chances before them; it would be the height of folly to let them pass. To seize them, suitable equipment in various directions was necessary. She was sorry to have grieved Frank; but satisfied that her own measures were the right ones. She would have liked to have made a clean breast, and confessed both her embarrassments and her anticipations to him, but she was afraid. His straightforward habit would seize on every dark corner, and drag all to the light, with the view of what he called facing the worst. That would be little short of a second ruin, probably injuring Frank with the bank authorities.

As to her anticipations, she knew it would be hopeless to get Frank even to understand them, though airy visions of good fortune for himself were not wanting.

The more she thought about it, the more persuaded she became that, since her years and experience of the world enabled her to forecast events, it was her duty to exercise both in the interests of her children.

To most of us duty becomes plain when inclination is our monitor.

Mrs. Carey, having tended Frank, finished her breakfast complacently, pondering her line of action.

She did not trouble about the Lakeville debts; Frank would settle them. Her anxiety was to stave off pressing applications from Melbourne. She hoped to do this by forestalling her personal income for the next year. To arrange this she must go to town, and she wished to take her daughters with her.

Mrs. Hay had invited them all to join

her at the sea-side. She determined to decline that, but to propose visiting the family when they should have returned to their town house. Meantime, she hoped that Frank might be able to make an advance on the income which he believed would be coming to her at the end of the year.

Frank went out directly after breakfast, returning soon after the bank had opened. Mrs. Carey heard him give some directions to the clerk in his private room, which adjoined their dining-room, where she was sitting writing a letter. The girls had gone out; the house was quiet. She could hear the clerk mention that Mr. — had called, and Frank's reply. "He's just passed the window. Show him in here." Then there was a hum of voices in a lower key, and, after a while, the visitor departed.

Frank remained a few minutes in the outer office, then came straight through to the dining-room.

"Can I speak to you, mother?" said he.

"Surely, my dear," replied Mrs. Carey, laying down her pen, and turning towards him.

Frank came up to the table. He held a folded paper in his hand.

"I don't like saying it, mother, but I'm obliged. This must not happen again; we must go on the straight here; it's bad for the bank."

"You're very fond of '*mustn't*' this morning. Who wants to go other than '*on the straight*,' as you call it? though I wish you would avoid slang when conversing with me."

"Let us have a clear understanding, mother. Our income is £350, which, with allowances, comes up to £400. I agreed to allow you £300 for the housekeeping and the girls, adding myself what is needful for servants and horse-keep."

"It's no use repeating all this, Frank," interrupted Mrs. Carey. "The expenses

are greater than I expected, and there were the old bills. I'm sure I've trouble enough trying to spare you all I can. It's cruel to blame me."

"I don't want to blame you, mother; but it's necessary to show you exactly how we stand, that we may avoid exceeding in future."

"I'm sure I can't see how, just at present."

"Then we must put down one of the servants, and——"

"Do with one servant! Impossible! Do you expect your sisters to wait on you?"

"I'll wait on myself so far as I can; but I will not go into debt. Mother, put that temptation far from me. I've seen often enough what it leads to, where there is control of other people's money." Frank hissed out these last words under his breath, coming close to his mother.

"You insult me!" said she, genuine tears in her eye. "Have I ever put temptation

in your way? This is indeed hard to bear from my own child!" she added, sobbing.

"Hush, mother! I didn't mean to hurt you; only you don't know how hard money difficulties are, to a man in my position, especially when it's my mother whom I'm compelled to refuse, whose every wish should be gratified were it in my power."

Mrs. Carey was touched. She could not bear to grieve Frank by telling him of her actual perplexities. She should get out of them somehow. At any rate, no harm was done by postponing the communication; affection held back the confidence, which temper had nearly hurled at him. Afterwards she congratulated herself on this reticence, since it enabled her to carry forward plans which Frank would have opposed, had he been cognizant of actual circumstances. She now said—

"Well, Frank, we will be as economical as possible, and try to keep within our income."

"That's my brave mother," said he, kissing her. "How happy we've been here, and may be for years to come."

"I hope you'll be in a better position before the years come," said Mrs. Carey. "I'm sure your business ability deserves a wider sphere."

"I'm content, mother dear; and now, to finish this business, here's the amount you said you were wanting. That will pay Wales and the rest."

Mrs. Carey understood "*the rest*" to mean the Lakeville tradespeople. It certainly was sufficient to satisfy their claims. So she took the notes, saying, "Yes, that will do."

Frank held her hand a moment. "If ever there's a deficiency again, tell me at once."

"How suspicious you are, Frank," said his mother, withdrawing her hand.

"Not *suspicious*, only *anxious*; you will forgive that. So much depends on our

keeping straight. The board is doubly particular now, and with good reason."

"Well, well; the board does not want to superintend my housekeeping, I suppose?"

Frank smiled; he was relieved at having got the interview over, and glad that he had forced himself to speak plainly.

Mrs. Carey, too, was easier—pleased at her self-restraint during the conversation. She saw a way of manipulating (economizing, she called it) this money, so as to temporarily satisfy the most pressing creditors. "I will go to Wales at once," she said; "then this anxious boy will be content."

A tacit agreement that this unpleasant business should be forgotten was sealed by a kiss, and Frank went back to the office with a light heart, glad that by a personal sacrifice he had been able to elude the threatened crisis.

He felt a little ashamed of himself that afternoon, though, for taking advantage of

Wales being in the bank to make a remark which would indirectly elicit information concerning the payment of the account. It was horrible to be suspicious of his own mother; he really did not doubt her, only it was a satisfaction to know that the money had gone in the right direction this time. Had it been a wife or sister, equality of relationship would have made his course simple; the awkwardness lay in the fact that the son was the supplier of means, the mother the disburser. Delicacy of feeling, and filial respect, made it impossible for him to inquire closely into her management; indeed, this was the only occasion on which such a precaution had in the remotest degree occurred to him. He did not believe it was needful now; certainly it was impossible.

Mrs. Carey and the girls drove over to Bulla that afternoon. During their absence Frank was surprised by a visit from Mrs. Bond. He had observed that lady's light

cart at the gate of the parsonage, and afterwards at the doctor's. It was late in the afternoon when it stopped at the bank, which was closed. Mrs. Bond came to the private door, and Frank, thinking she had some message from Tom about his horse, met her.

"I see the bank be shut, Mr. Carey," said she. "We never do know the time o' day *now*, what with the new post-office, and the telegraph, too; ta one was bad, but ta both beweelder a body altogether."

"How so, Mrs. Bond? You get the correct time every day, now."

"We *did*, sir," said Mrs. Bond with dignity, "when the post was natural like at the ould store. There was the clock, always the same, and my Tom, he brought the time o' day as often as twice in the week, may-be. He, carrying the feyther's watch, always knowed what allowance to make. I, wi' the kitchen clock, I knowed my allowance, too. Perhaps he took a bit

off, and I put a bit on, accordingly; and between us we got pretty nigh always."

"Rather intricate, though, Mrs. Bond. Suppose you went the other way and took a bit off; how about the balance then?"

"Weel, sir, we calkerlated it, and we made right; but now 'tis past me. There's the telegraph, it says one thing, and the post office, it says another thing. Maybe, if your bank was open 'twould tell sommat else."

Frank laughed. "We're the correct thing, depend on it, Mrs. Bond. I've noticed you country people are never punctual. I'm beginning to allow an hour or so late for an appointment. No one seems to know what the time is."

"'Tis not the *time*, sir, that's any trouble, 'tis the *clocks*. There's tha morning's work and the afternoon's tidying, and the milking and feeding o' evenings. 'Tis plain enou' what the time is; but if you're to go by them clocks, whiles you count off for the

post and count on for tha wire, and calkerlate the difference for the clock and ta watch (which I do say goes right on and don't mind nobody, being mainly kerect)—why, between 'em all, sir, I assure ye, if 't warn't for the blessed sun we shouldn't know day from night."

"I'm not surprised, Mrs. Bond. I'm sure it would puzzle me to strike the balance. Come in now, won't you? My mother is out, but I can find you a glass of wine."

"Thank you kindly, Mr. Carey, but I must be going. Miss Helen, she brought me a cup o' tay; and, says she, 'Mrs. Carey won't take offence where no offence is meant.' 'And my dear,' says I, 'I don't like to lave her out, and she one o' our gentlefolk, though a stranger; and the young man, he's weel spoken and kindly like.'"

"If you meant me, Mrs. Bond, I'm sure I'm much obliged to you; but do come in."

"No, no, sir; I'll tell my errand and be gone. 'Tis late, and the calves want feed-

ing; they're frolicsome, too, and Lizzie, she can't be all round them at once; and she says, 'He'll take it civil o' you, Mrs. Bond.' So I make bould to bring it—for Christmas, ye know, Mr. Carey," she explained, handing a large basket and a full pillow-cover, used as a bag.

"What is it?" cried Frank, taking them from her.

"'Tis a pity the bank has no garden," she went on. "Dr. South, you see, and the parson too, he've a garden; so she says, says Miss Helen, 'They'll not be offended, but take it kindly.'"

"I'm sure we couldn't be offended with you, Mrs. Bond; but what is it?" said Frank, unfastening the basket.

"Thank ye, sir. I felt sure ye would. The green peas is our own seed, and the best hereabouts, I will say; and the mint, says Lizzie, 'Put it in mother; maybe there's neyther herb in the bit front place.' The strawberries, they're sweet—we plucked

them from the bed under the best room window. It lies in the sun, as ye know; and Tom, he says as how the leddies from town won't get them sae fresh in the big market."

"No, indeed, Mrs. Bond. What fine strawberries, and so beautifully set out in that basket of leaves, too! It's very good of you to remember us."

"That's Lizzie, she makes the basket, and takes a pride in it. She's a fine hand at the fancy work. Now I must be going. Good afternoon, sir, and a merry Christmas to ye."

"You must let me bring my mother to thank you herself, Mrs. Bond," said Frank, accompanying that lady to her conveyance.

"We'll be proud to see her or ye at any time," replied she, taking the reins from a boy who sat by her side.

Frank raised his hat respectfully to his worthy but loquacious visitor as she drove

off, and he remained at the gate, seeing Dr. South riding up.

"Why, Carey, have you been in the wars?" exclaimed he, pointing to the swollen eye.

"A wombat-hole, doctor. I was on the hill, not thinking of them, so in I went."

"They're a great nuisance here," remarked the doctor; "the whole country round is honeycombed with them."

"Couldn't we hunt them?" asked Frank.

"No; you may shoot an odd one on a moonlight night, if you're on the look-out; but the best plan is to stop up their holes by day and smoke them."

"They make galleries right through, and get away in opposite directions, don't they?"

"Yes, you're never sure of them; I've known horses, and men too, killed by falling into their holes, riding in the dark."

"Mrs. Bond has been here," said Frank; "she brought my mother a present of strawberries and green peas for Christmas."

"That's her custom," remarked the doctor; "in her capacity as a prosperous farmeress she offers us dues. I fancy 'tis a reminiscence of tithes paid in her young days by farmers at home. It commenced here as a present to the clergyman."

"A kind of religious offering," said Frank.

"A compound of respectful duty and kindly patronage," returned the doctor.

"How came the rest of us to be included?"

"Oh, we're not the only ones; her poorer neighbours benefit by Mrs. Bond's Christmas overflowing. There are plum-puddings for the children, and a bit of the beast killed for Christmas for the old people, a spread in her own kitchen for the loafers hanging about the forest, who are too lazy or too drunken to provide one for themselves, to say nothing of fruit and vegetables for those who have no gardens. So soon as one Christmas is over, Mrs. Bond commences preparations for the following; the old lady

wouldn't think she celebrated the season if she didn't help others to keep it also."

"I suppose there are not many about here who can't afford to keep it, though?"

"There needn't be any, if people were industrious and sober; men ought never to want here, though there's more poverty than there used to be," said the doctor. "The result of our precious legislation. Tom Bond tells me his brothers are getting on well with their selection; so I suppose the land laws work in some cases. They're steady lads, and would get on anywhere. Talking of Tom reminds me of my share in the family generosity—a fine greyhound, whose mother was own sister to one of Elton's, the best dog in our club; by the way, you should join."

"Didn't know there was a club," said Frank.

"Oh yes, we have some good matches during the season; there's fair ground on The Wells run.

"That's good," rejoined Frank; "and what was Mrs. South's Christmas box?"

"Oh, the turkey, of course. Helen has some splendid heaths, and a pot of kalos-anthus in full bloom. Mrs. Veal, you may be sure, has her share of good things, and dear old Mrs. Bond will go home to enjoy her Christmas doubly, because she has helped the enjoyment of others."

"We must not forget her," said Frank.

"When one goes to town, any little remembrance pleases her, specially if Lizzie and Tom are not forgotten."

"I like these kindly feelings between classes," said Frank.

"We are fortunate in that here; it is very different on the gold-fields."

"Your family do a deal towards keeping it up, doctor."

"Mr. Carr and Edward Elton laid the foundation; we only follow them, and get all the benefit."

"Not all—benefits are always two-sided."

"I hope Mrs. Bond will have a happy Christmas, and many of them. With all her oddity, she's valuable, and lovable too," said the doctor, as he departed.

Christmas Day came. How quiet it seemed to the Carey's, in comparison with former ones in Melbourne! To make the contrast greater, the usual hot wind was wanting, the day being pleasantly cool, a fresh sea breeze tempering the heat of the sun.

A few strangers might be seen strolling about, in company with Lakeville friends whom they had come to visit; they leaned over fences, remarking on the appearance of the large wheat fields, swaying in the breeze, and bending beneath the weight of the golden ears; lounged about stacks of barley or hay, hastily put together before the holidays came, covered with tarpaulins, or partially thatched with reeds from the lake. A few enterprising young people drove away in light vehicles to spend the day in Bulla.

The chapel-folks took advantage of the holiday to hold a Sunday-school picnic on the island.

The forest paths and by-lanes leading from the hamlets below were alive with smartly-dressed women and men in light coats and bright ties, wending their way to early mass in the handsome cathedral on the hill.

After mass is over, they will loiter at garden-gates, or on cottage verandahs, for a gossip with acquaintances: the women sitting in doorways, comparing notes concerning the latest baby, brood of chickens, or litter of pigs, according to their respective partialities; the men slowly crossing the yard to inspect the lately-purchased steer, or pull up a tuber here and there, and prophesy favourably of the potato harvest.

All is peaceful, leisurely, easy; even the loafers will repair to the public in clean jumpers, and canvas trousers, fresh from the drying-ground, decorously sitting on the

outside bench, sober at least during the early portion of the day.

As the cathedral empties, the Protestant bell sounds out — Mother Church of England calling across the ocean to her Australian children, bidding them unite with her in celebrating the sacred festival of Christendom.

Dr. South's family issue from their home and walk up the street, exchanging Christmas greetings with neighbours. Mrs. Carey, her son and daughters, follow them. Frank has already a large circle of acquaintance, and his hearty, "A happy Christmas to you," meets with a warm, "The same to you, sir, and many of them."

Mrs. Carey, pleased at the kindly, respectful manner of the people, smiles and nods to the women. So, with peace and good-will in their hearts, they enter the sacred edifice. It has quite a home look. A holly hedge planted at The Wells some years before has for the first time furnished

a sprig for each seat. There are no berries, indeed, but the shining, pointed leaves remind the old people of the home country church, associated in their hearts with parents long dead, brothers and sisters scattered, and many a memory of early days.

Helen has combated Mrs. Veal's intention of mixing flowers with the holly. These appear in profusion in other parts of the church, adding the summer-like, holiday air of a southern Christmas.

Mrs. South still presides in the choir, as she did when her father filled the pulpit; her voice trembles a little, for she thinks of him, keeping eternal Christmas-tide in the brighter land.

The doctor guesses her thought, and tries to catch her eye. A look of mutual sympathy, a tender smile, and both feel the past united to the present, by an encircling chain of love, the links wanting to sight not rudely severed, only passed beyond its range.

Helen is glad to remember that Margaret, though absent from her side, is following the same words, joining in the same prayers.

Frank listens as Mr. Veal discourses on Christmas themes, leaning his head on his hand, as he sits at the end of the seat by his piece of holly; he strokes caressingly the shining leaves, distilling the subtle aroma yet lingering from the hand which placed them there, and thinks this the happiest Christmas he ever spent.

As they leave the church Mrs. Carey stops to speak to Mrs. South, and the families walk on together.

"Your little church reminds me of home," she said, "my Christmas devotions have always been made in a town church since I lived in Australia; at Ribee we had no church."

"This church is home to me," said Mrs. South, smiling.

"Ah! you came out as a child."

"Yes. Helen says we have not the correct idea of Christmas here; but it seems to me we have at any rate a pleasant one. What do you say, Mr. Carey?"

"We who have grown up in Australia naturally connect the season with very different associations," said Frank.

"What a comfort that the crowning association which hallows Christmas, is the same everywhere!" said Mrs. South.

It had come to be the annual custom for Mr. and Mrs. Veal to spend the day with the Souths. Mrs. Carey promised to join them in the evening. Then Helen, Frank, and the young ladies strolled about the garden, talking of many things.

After the visitors had departed, and she was alone in her room, Helen rather remorsefully discovered that she had not missed Margaret half enough.

Frank went home with an incoherent delight in his heart, altogether inconsequent and unaccountable.

PART IV.

CHAPTER I.

THE new year brought to Frank, as it does to most of us, fresh pleasures and fresh anxieties; in his case the former came first, helping him to bear the latter.

Mr. and Mrs. Elton arrived towards the middle of January, and Frank soon found an amount of satisfaction he had not anticipated, in Mr. Elton's company; indeed, he had unconsciously entertained a prejudice against these unknown neighbours, of whom he was continually hearing, and whose presence promised to introduce a disturbing element in the pleasant intimacy existing between the doctor's family and his own.

In that direction Frank went in for

generalities. "The doctor's family" was at once comprehensive and unobjectionable, as representing in his mind the best, the most interesting. The late additions, instead of hindering, gave occasion for more familiar intercourse, since he and Edward Elton speedily became fast friends.

The character of each had a peculiar attraction for the other, by reason of their *native* similarity and *developed* difference. Originally cast in like moulds, the shaping of circumstance—battering an angle here, smoothing a protuberance there, drawing out a force in one direction, allowing it to lie latent in another—had worked to produce outward dissimilarity. They sympathized in feeling, but differed in opinion; were at one in principle, but opposites in habit of mind.

Mr. Elton had no personal experience of adversity; life had gone smoothly with him. Earnest, active, and self-denying wherever he was, his presence proved beneficial to

those about him. He had always had the happiness of seeing his efforts prosper; they had not been cramped by want of means, or necessary absorption in business. Possessing warm affections, every feeling of his heart was gratified in the perfect love and natural confidence, growing as years went on, between him and his wife. Sincere religious feelings added peace and brightness to his social and domestic relations.

As he frequently said, "the lines had fallen to him in pleasant places." Those who knew him best, knew also that he used well his advantages. A quiet life, spent chiefly in the country, lent itself readily to contemplation. Edward theorized on most subjects; many of his theories he put into practice, many he found unpractical; but that, of course, was the fault of the world. Still, he was not self-confident—persons who have much time for introspection seldom can be so; though he could act promptly enough on an emer-

gency, his tendency was to consider and consult. Never shrinking from avowing his religious opinions as opportunity offered, he did not understand a habit of reticence on that subject, and had small patience with the doubts and questionings natural to some minds.

Frank, on the contrary, as generous hearted as Edward, had been compelled to narrow his sacrifices to family needs, to devote his time mainly to business, to dam up the sluices of affections which threatened to weaken the force of energies wanted elsewhere.

In religious views the young men were at one. Edward had the finish and clearness of the best training; Frank's ideas were rough-hewn out of his own consciousness and observation. The former had firm, fixed opinions, and freedom in expressing them; with Frank, habits of thought stood for decided opinions, and habits of conduct for their silent expression.

Their companionship acted beneficially on both. Edward's contemplative mind and ready speech stimulated Frank to disentangle mental preferences in order to vindicate them in words; at the same time, his closer contact with the world led him to see the practical side of things, and blew away some of his friend's more fanciful theories.

This was Frank's initial experience of a close congenial friendship. That with his school-friends, the young Maynes, had been disturbed by their visiting England to finish their education; their grooves in life had since been different, and, though always friendly, they were scarcely intimate.

With Mr. Mayne disparity in age was a barrier to close companionship, in spite of strong mutual regard. The same with Dr. South, though his easy, genial disposition did much to level that barrier.

Frank was three years younger than Edward, but sterner discipline gave him the

advantage in self-reliance and knowledge of men.

Perhaps, indeed, he was a little too independent of others, and inclined to withdraw into the hard shell of indifference, feeling and sympathy being luxuries outside his sphere.

Lakeville had done much to batter this shell and draw out the latent warmth. Intimacy with Edward thawed what remained, and Frank began to comprehend the happiness of trust—the sense of security begotten of confidence in the regard of others.

Certainly, the springing-up of this friendship had been rapid. When Frank remembered how new their acquaintance was, he felt astonished at the familiar understanding which had grown between them.

Edward was less surprised. He had been prepossessed in Frank's favour by what he had heard before their meeting. Family ties had extended, as well as strengthened,

his affections. He understood, too, how much more quickly acquaintanceship grows in the close association of a small country place than in the fuller life of a large town.

Mrs. Elton was pleased that her husband had found a friend who might fill the gap Mr. Carr's death had caused in their Lakeville circle.

She made a remark to this effect one evening when Frank had been dining at the doctor's. Business obliged him to leave early, and Edward had accompanied him to the gate.

The family were sitting in Mrs. South's drawing-room, enjoying the short twilight of a January evening. The doctor had been specially busy that day, and was now resting in easy-chair and slippers; his wife sat on a low seat by his side. Margaret, on the sofa near her brother, had been telling of their Guinham home, diverging to inconsequent or kindred topics, with the comfortable feeling of relationship which

knows all that concerns us to be interesting to our listeners. Helen, standing at a window, trying to catch the last gleams of light, was shading wools to harmonize with a stool-pattern for one of her girls. Jack Carr figured in Mrs. Elton's details as an inmate of Guinham. This led her to mention his likeness to his father.

"You will be struck with it, Jessie, when he comes down next year," said she; "it increases as he grows older. Edward often calls my attention to some movement of the head or trick of the lip which reminds us of your father. Don't you think, Fred," she continued, "that Edward appears less unsettled here, this time, than he has done since Mr. Carr's death?"

"I've noticed that, too," said Jessie; "and I'm glad to see it. Papa's death closed an intercourse which had lasted from Edward's boyhood."

"Yes; I've never seen him take to any one since, as he does now to Mr. Carey."

"It will do them both good," said the doctor. "Until a man is as old as me, he has no business to shut himself up with his wife's companionship only. A young man needs the friction of a masculine mind."

"And what about a young woman?" said Margaret, laughing. "I have not much feminine friction at Guinham, I assure you."

"There's the baby," said the doctor.

"The baby's a boy."

"Not yet; he will be when he grows up, you know; but at present he'll answer every purpose as a feminine irritant."

"I don't know what Jessie and Helen are about, not to keep you in better order, Fred."

"Stay yourself, my dear!" cried the doctor; "we do want you very badly, don't we, Jess?"

"Yes, indeed, especially when you break bounds. What a pity, Margaret, that Mr.

Carey and Edward can't go off together, and leave you with us for a while!"

"What treason are you talking, Jessie?" cried Edward, entering the room. "My wife can't spare me, nor I her. If you take one you must take both, let me tell you."

Helen had left the window. "I was wondering when you were coming, Edward," she said; "it's been raining this last ten minutes."

"The rain, the rain, the blessed rain, 'tis worth thousands of pounds to the country. The grass was almost dried up inland."

"You needn't stay out in it, though," said Margaret. "I didn't observe the change."

"Carey and I got into an argument, as usual," said Edward, "and we took a turn in the garden until it began to pour down pretty smartly, when he recollected his unfinished books, and leaped the fence just as I had put a poser to him."

"He'll have you though, to-morrow,"

said the doctor. "I never heard a fellow put a case better than he does."

"Yes; when he gets warmed to his subject he seems to carry you along with him; wonderfully eloquent for a silent man, as I was telling him just now."

"What was the point in dispute?" asked the doctor.

"The contrariety of things in general, of course."

"As personified by the Bourke Street Forum, I presume?"

"Which I maintain should be summarily closed," said Edward hotly. "And an honest despot, with a little common sense, installed at Government House."

"And Carey thought it advisable to catch the honest, sensible despot first, didn't he?" asked the doctor, laughing. "He's always for seeing his way."

"He thinks folly and ignorance work their own cure—that dishonesty explodes itself."

"It's a long time about it, though," said the doctor; "meantime, chaos——"

"Exactly. According to Carey, however, we must endure chaos, simply preparing a path for the wisdom and order to be ultimately evolved, which is to be all the more stable for its self-evolution."

"Maybe," said the doctor; "I'm afraid chaos will last my time, though. I don't see how ordinary methods are to avail now; with universal suffrage numbers must rule, and we know the quality of that quantity."

"Look here, Edward," said Helen; "of course, one can judge of what comes within one's own knowledge—a small sphere, too, may not be entirely unlike larger ones; if you or Fred were to go in to represent this district, either of you would be sure to be elected."

"Do you want to banish sleep for ever from my pillow, that you suggest a nightmare of such appalling proportions——?"

"Are you in league with Carey——?"

"Good gracious, Helen! I'm sure Edward would fume himself ill in a week!" burst forth an indignant trio on Helen's devoted head.

Mrs. South smiled; she knew there was no fear of the doctor's taking up the suggestion. At the same time, she thought that by-and-by, when he gave up Guinham, it would be a personal object as well as a public benefit for Edward to enter the political arena.

Helen put her hands to her ears. "I didn't think to raise such an outcry," said she, "and I'm not in league with anybody. I only remarked that you would be returned here, in spite of universal suffrage. Perhaps other places might also be represented by honest, educated men, if more of such would come forward."

"Don't, Helen; it makes one uncomfortable," said Dr. South, shaking himself.

"Carey declares that country gentlemen, those born on the soil especially, who have

been watching public affairs here, and comparing our experience with that of other lands, should step in as openings occur, and form a nucleus round which the common sense of the country might gather."

"In order to evolve order out of chaos," said the doctor. "Well, you and he are young, and should bear your part in the world, no doubt."

"At any rate, it's impossible at present," said Margaret.

"Don't be alarmed, my dear; Carey did not convert me. I'm not at all convinced that his scheme would work well, even if it were practicable."

"After Helen's allusions, I don't feel equal to arguing that point, Edward; but put me down in opposition as a general rule."

The doctor's tone of injured appeal provoked a laugh. "By-the-by, Edward," he continued, "you and Carey seem to hit it off exactly. Opposition and argument lend

a charm to friendship, I perceive, as lovers' quarrels feed love."

"I like Carey immensely," returned Edward. "You've been lucky this time in your bank manager; nothing of the snob about him."

"No; his father was a gentleman, but unfortunate; free selectors, I suppose. Look at Helen!"

"Indeed, Fred, no. Mr. Carey told me it was something about mines."

"Depend on it, your favourites, the selectors, had a hand in it, Helen," returned Edward. "If they trouble us at Guinham, I shall have to go into Parliament to keep them down."

"I fancy Mrs. Carey is rather an expensive lady, and the girls have little idea of economy," remarked Margaret. "They were speaking of a visit to Melbourne. From the style of life they affect, I imagine they must have private means of their own."

"I don't think so," replied Mrs. South. "When they first came here Mrs. Carey's enthusiasm in favour of a country life overflowed, and she made no secret of its suitability to their limited means."

"Carey seems light-hearted enough. He doesn't appear weighted with family cares," Edward remarked.

"His income is good, and this is not an expensive place, you know," said Mrs. South.

"But if he were to marry it would be close work, unless his mother has property of her own."

"Oh, he's not going to marry," said Helen. "He told Jessie and me what—what was it, Jessie?"

"That the bank is his wife, and he's in love with his family."

"Yes; and it's a great comfort," continued Helen innocently, thinking of John Hay and the professor.

"What's a comfort?" asked Edward,

looking curiously at her; "that Mr. Carey can't marry?"

"Not that exactly; though I don't suppose he loses much," said Helen, who was rather disposed to regard matrimony as a superfluity, tending to loss of time and general dissipation of usefulness; "but it's a comfort that one can—I mean one feels—that is——"

"Well done, Helen!" laughed Edward.

"I know what she means," said Margaret. "To be plain, it's a comfort he's not John Hay."

Margaret knew how her sister regretted the friendliness which had encouraged a second proposal.

"Indeed, Edward," said Helen, recovering herself, "you must not think I'm in the habit of looking out for anything of that sort; but it was just at the time the Careys came. Jessie and I both felt it a relief to fall back on Mr. Carey as a safe shield in our social difficulties."

"Helen is right," said Mrs. South, who, like her sister, kept the professor in the background, guessing that he also would prove an unsafe friend.

"Well," said the doctor, "these are revelations. I never perceived that Mr. Carey was regarded as an unflammable screen by my wife and sister."

"Fanny Carey is very handsome," said Mrs. Elton.

"An apposite remark, my dear," said her husband, "suggesting itself naturally in connection with her brother's present responsibilities. Magnificent possibilities are open to a handsome young woman."

"Nonsense, Edward. I was going to say that I should like to invite Mrs. Carey and the girls to accompany us to The Wells next week. It will be dull for them to see us all go away."

"With all my heart," said her husband; "and Carey could ride up with Fred after business hours."

Meeting Mrs. Carey next morning, Mrs. Elton said—

"We return home on Monday — my sisters, baby, and all of us; in fact, we vibrate *en famille*—between the two houses, during our stay in Victoria. We have been planning to get your daughters to come with us—perhaps we may also prevail on you to accompany them."

"Oh, mamma, it will be delightful! The Hays were always talking of The Wells," cried Fanny.

"We've often wished to see the house and your garden, Mrs. Elton," added Lucy.

"There, Mrs. Carey, you can't refuse," said Margaret; "the young people have settled it. I hope they won't be disappointed, though. We're simple country people, my dear," turning to Fanny.

"I shall be very pleased to come, Mrs. Elton; but we cannot remain long. We intend going to town soon."

"We must secure you first," Margaret replied.

So it was settled that Edward should drive the party up the following Monday.

"If it were Saturday now, Frank could have driven us," remarked Fanny.

"We stay in Lakeville for Sunday whenever we can," replied Mrs. Elton; "it saves the horses on Sunday."

"Ah, yes, of course. Will you have room for us all?" asked Mrs. Carey.

"We shall have the waggon, which is elastic, and holds any number," said Helen. "I sit on the box with Edward. Perched there, at his rate of driving, one gets a notion of what flying is like. It's thoroughly enjoyable on a cool day."

Helen was in great spirits. She liked The Wells, and going there in company with all her household treasures was the principal event of the year to her.

Frank dropped in at the doctor's that evening, and Edward said, "I shall leave

Turk for you, Carey, on Monday, as I drive the ladies. He wants exercise. If you'll ride him backwards and forwards I shall be glad."

"Turk's not here," interrupted the doctor.

"He's coming down on Saturday," said Edward.

"Am I to come, then?" asked Frank, looking at Mrs. Elton.

"Of course. I thought Edward and you settled it this morning?"

"I believe we were too busy arguing out the chaos theory, which put everything else out of my head," said Mr. Elton.

"And leaves us both precisely as it found us," interjected Frank; "mutually convinced that the other is wrong."

"Edward went to the bank this morning on purpose to settle with you about taking Turk," said Mrs. Elton; "and, after all, you forgot," she added reproachfully, addressing her husband.

"The boy came in with the papers, I remember now, just as I was commencing to speak to Carey."

"And the red flag dangled irresistibly before you," his wife rejoined. "We hope you'll ride up after business, Mr. Carey," she continued. "My brother does the same. His hours are uncertain, though he seldom disappoints us. I dare say you'll often ride together."

"Thanks; I shall make the doctor's time mine. And Turk will be a treat; I hear a splendid fellow."

"You must come to us always, when your mother is in town," said Mrs. South.

"I beg your pardon; I don't understand," said Frank.

"Mrs. Carey told us she was going to town," Mrs. Elton explained.

"I think not; I fancy you have misunderstood her," replied Frank, with an anxious air.

They noticed that he appeared disturbed; and dropped the subject.

The following Monday Frank ran up to have a look at Turk before the general start. The doctor and Edward were in the yard, superintending the packing of the waggon before the horses were put to, for Edward's horses had a decided objection to standing when in harness.

"The ladies and their wraps ready?" asked he, as Frank appeared.

"They won't keep the greys waiting," replied Frank. "Where's Turk?"

He had a bushman's enthusiasm for a fine animal, and pleasure in riding one; the more so because of late the means of indulging his taste had not been within his reach, the bank steed not being particularly well bred; and constant use in the buggy had induced a habit of jog-trot not calculated to improve its paces as a hack; so Frank anticipated his daily rides on a thoroughbred with great pleasure.

In fact, everything was charming just now. He ignored his mother's threatened visit to Melbourne; it was a mistake. There was no use in alluding to it; it would stir unpleasantness, and bring discord into the present harmony. In spite of mental blarney, however, Frank had his misgivings; he was a coward at facing them, though, and determined to enjoy himself this once.

How seldom he had had a chance! Never had he felt such a longing for happiness; so little had fallen to his share. Why should anxious foreboding spoil all now? Care would grip him soon enough; for this little space he would throw her off. Not in words this, but so the undercurrent of thought shaped itself in Frank's mind.

"I stabled Turk at the hotel," said Edward; "he doesn't approve of mates; there are too many horses here to allow him a stable to himself. Andy's gone for him. Ah! here he comes;" and Edward pointed to a handsome bay horse which

Andy was leading towards them. "You're both fair judges, what do you think of him?" continued he, with the settler's pride in his own raisings.

"He'd make a capital hunter," said the doctor; "plenty of bone and sinew, and good blood, to keep moving; you squatters always manage to get a good mount."

"It's not many months since he was brought in from the Bush, the wildest of a wild mob, ready with teeth and heels to defend his right to do what he liked and go where he pleased. I gave Andy a caution. I see you handle him carefully," he added, turning to the old man.

"He's nae jist so quiet as the master's, but he don't misbehave much. A wise mon will be careful wi' a strange beast, I reckon, Mr. Edward."

"I suppose he was troublesome to yard. It's a long time since I lent a hand at yarding," remarked Frank, somewhat regretfully. He was fond of some phases

of Bush life, though he did not desire to be a squatter.

"I never had experience of yarding wild horses," said the doctor; but I remember a wild-cattle hunt which I thoroughly enjoyed in my young days. It was soon after I came to this country, and was glorious fun; however, I don't expect I should fancy it now. A kangaroo hunt is as much as I'm up to. One doesn't grow younger."

"Sometimes I think you do, Fred," said Edward.

"At all events, I'm too old to take a turn with a wild mob; tell us some of Turk's exploits under the process of being brought within the bounds of civilization."

"He did not distinguish himself particularly after he came in, except with his heels, which got him his name. 'You're a Turk, and no mistake!' cried one of the lads yarding him, and the name has stuck to him. He was well broken-in, and the

sea voyage to Melbourne has tamed him; but he wants keeping in practice," said Edward, addressing Frank.

"All right; I'm your man for a gallop on him any afternoon. Our journeying between this and The Wells will make us friends, old fellow, besides taking it out of you a bit," said Frank, patting the bay, who snorted and tossed his mane, evidently inquiring "Who are you?" Frank had a light, firm hand, however, and knew how to handle a horse; so he stood gently rubbing Turk's nose, while Andy and the stable-boy were attending to the carriage horses.

"You'll soon tame him," said Edward. "You'd have enjoyed running the mob, I see."

"Did you know pretty nearly where to look for them?" asked Frank.

"Yes, we'd had our eye on them for some time. Four or five of them had been away for years, and had got quite wild—

the rest were their colts. Some had good blood, I knew, so I thought it was time to see about getting them home."

"You take things easy. Four or five years seems pretty much like a hundred miles, of no account to you squatters," said the doctor.

"We do things on a large scale in the Bush, you know," replied Edward, laughing. "Get the habit from the boundless expanse round us, perhaps; however, that comes to an end through stress of circumstances in the form of land acts or bank screws. Then the horses have to be fetched in, and the cattle mustered."

"I don't fancy it was land acts or bank screws that drove in Turk and his mates," said the doctor.

"No, it was simply leisure; we took advantage of that and started one day at noon, prepared for camping-out—John Carr, old Hunt, and Mickey, the black boy. My run is thinly timbered, especially that

part where we expected to find the mob—about five and twenty miles from the home station. We camped on the outside edge of the thickest timber, and Mickey soon discovered fresh tracks, showing the animals not far off. We got our own breakfast at day-break, taking care to give our horses a good feed: their work was before them, no doubt. We started before the sun was well up, Mickey leading confidently, for he could see the tracks. In an hour we came in sight of the mob; fortunately, the wind was blowing from them, so there was less chance of their spotting us. The worst was they were heading in the opposite direction. If they caught sight of us they would soon put fifty miles between themselves and the station, so we made a circuit, keeping them as our centre, though out of sight, and forming half a circle about them. Now and then we got a peep at them to make sure they were all right. That took us another hour, for the distance in these bare plains is

very deceptive—you see objects a long way off; wild animals are so soon startled, that we had to be extremely cautious in approaching. When we had settled our positions, I left the best-mounted man to wait at one point while John and I got placed at another a little further on, then sent Mickey as far again in advance, so that we were on three sides of the mob, leaving open the direction we wished them to take. They got sight of us about a mile distant, as they were grazing, scattered about a little. So soon as they observed us they clustered together, and stood watching to make sure of our movements before commencing their own. One advanced to reconnoitre, but it did not like our appearance, so with a toss of his head, he curvetted round to his companions. Setting his tail erect he led the way in the direction of my first man, who moved quickly. The creatures, guessing what he was at, turned off towards Mickey, who rode to meet them,

giving his stockwhip a sharp crack. This manoeuvre had lessened our distance to about a quarter of a mile. We were beautifully placed—the mob in the centre, John and I directly behind them, Hunt on our right front and Mickey on the left. The crack of Mickey's whip started them; they did not hesitate now, but gathered in a close body and made a dash right forward on the only clear course—of course in the direction we wanted. For some miles it was a hard gallop; at signs of the least deviation, one or other of my flanks urged his horse to check it immediately. We did not wish to hasten, only to direct their flight, and of course avoided pressing our own horses more than was necessary to maintain our position. It was not very easy to do this, but a mounted horse will always outrun an unmounted one, if they are any way equal. I suppose he sympathizes with his rider, and is encouraged by him; his movements, too, are directed by reason, so waste of

energy is prevented, and he will be ready for an extra spurt when the unmounted animal has dissipated his strength and is exhausted.

"We managed to keep our mob in a tolerably straight line until we got among the timber, when they made a desperate effort to break away to the left; but Mickey was up to his work, and John making a dash to help him, they succeeded in heading them round. Pushed to the right, Hunt met them; this brought us all four nearly equidistant from each other, forming the arc of a circle in the rear of the flying mob, near enough to watch every movement and assist each other. We swept forward at full speed; the pace began to tell on the unmounted animals.

"About seven miles from the home station there is a creek with precipitous banks, which for a considerable distance along its course can only be crossed at one point. We tried heading to that point, but

our mob would bear to the right of it, and we had great difficulty in preventing their breaking away altogether.

"It was, in fact, a neck-or-nothing race for a mile or so, and then an unbroken gallop to the creek. The mounted animals won; and on the banks the crack of our stock whips met the wild ones in all directions; but they made another push and wheeled up the creek. It was my turn then to cover the space between myself and Mickey, who was resting his horse for the last heading. He was quickly on their right, and finding me on their flank, they made a dash at the ford and crossed it."

"Our chief difficulty was then over; the creek pretty well barred their return—besides they were about done. However, they had pluck enough to try it again on the opposite flank. Mickey and I cut them off by fairly outrunning them. John now rode forward more leisurely, as a decoy; the wild horses followed his, their pace much

slackened, and they became apparently resigned to their fate. The easy gallop was a great rest after the previous excited running; still, we were glad to sight the first fence, the gate of which had been left open. A couple of men were waiting there to help drive them in; but they gave no more trouble—they were fairly spent, and quietly allowed themselves to be yarded up."

"I suppose a few days' rest set them all right again," said the doctor, moving towards the house. He had been lounging against the fence, smoking, while Edward was speaking, occasionally interjecting an order, or giving a hand to the arrangement of the waggon. That was now ready, and Frank resigned Turk, who was to have sole possession of the stable until he came for him in the afternoon.

The ladies appeared on the verandah, accompanied by two nurses and their respective babies. Doctor South's house-

hold gods had multiplied since he, an old bachelor, and his young sister first drove into Lakeville.

Janet now hung on the rear in a state of admonitory caution, agitated by divided affections. As she remarked, "A body can't cut one's self in two." If she remained at home, baby would be mismanaged; if she went, who was to see after Andy? Janet oscillated between these two attractions, the balance sometimes inclining on one side, sometimes on the other. "The wee helpless bairn, sae bonnie," and "Andy, thae feckless body."

Torn by contending claims, she had been more domineering than usual for some days. Mrs. South knew how the balance would ultimately preponderate, and made her arrangements accordingly. She was right—the affection of long years won, and Janet elected to stay and "luik after Andy, wha's getting old now;" but her misgivings were many.

"Mrs. South, ma'am," she whispered mysteriously, "ye'll keep an eye on the girls; they're ower young to be trusted with the precious bairns. And, Mr. Edward," she continued, raising her voice, "maybe, sir, ye'll remember the babies, and not shake the breath out o' the puir wee things wi' yer galloping, sir."

"Puir wee things, Janet!" says the doctor, tossing a child on each shoulder; "d'ye mean these fat crowing fellows? Why, they'll be driving themselves next year."

"God forbid, doctor! If you please, sir, to think on Master Edward's croup; don't be dropping the wrap."

"Croup, nonsense; he had a cough last year," said the doctor, handing the children to their respective mothers, whom Edward had placed in the carriage while the nurses took their seats.

Frank assisted Helen to her seat on the box, and hung on to the step as a super-

numerary until the waggon stopped at the bank. The horses were fresh.

"You are sure you're not afraid," he said.

"Afraid with Edward driving? Oh no!"

It occurred to Frank that he would ask Edward to let him drive them down when they returned.

Mrs. Carey knew the greys were impatient. She and the girls were ready, and the party drove off in high spirits.

Frank watched them turn the corner at full speed, then went into the bank. It looked rather empty, though, in truth, there were several customers in it. One had been waiting some time to speak to him. That pulled him up, and he went into business with an agreeable consciousness of something pleasant in perspective.

CHAPTER II.

MRS. CAREY was delighted with The Wells station. Much smaller than Tarne, it was more pleasantly situated. The latest appliances for improved management worked with like satisfactory results on both stations. Evidences of care and arrangement were visible on all sides, more conspicuous at The Wells, though on a limited scale. The house was larger than at Tarne, but not so pretentious. The glory of Tarne was a high, dark stone turret, which was supposed to impart quite a feudal air to the place; that of The Wells was a splendid bay-window, forming an embrasure, which made a cosy little room, opening on to a

broad terrace that overlooked a lawn, encircled by a low holly hedge and shadowed by wattles and blackwoods. Beyond was a small park-like paddock, sloping towards the creek, on the other side of which the bank rose abruptly, covered with a luxuriant growth, amid which bubbled forth the springs or wells, as they were locally called, which gave name to the station.

Within doors Mrs. Carey also observed a certain similarity, and yet a decided contrast, to Tarne. There, expensive furniture and fittings struck you as the prominent feature. You saw at once that the aim of its presiding genii had been to accumulate objects of luxury and fashion in their country home—profusion reigned in every department. At The Wells, elegance rather than luxury suggested itself; refined taste and the harmony of fitness ruled its internal arrangements. The same people might be met in both houses. The local circle is not large enough to admit of

choice in respect to society, even if the hospitable customs of Bush life and common grounds of sympathy among settlers did not intervene. Naturally, an inner circle of intimates gathers from the outer one of friends; also, among the numerous visitors assembling at a central homestead, the tone habitual to the family prevails among the guests.

Ladies who were very loud in spirits and costumes at Tarne appeared slightly modified at The Wells. Rollicking young bushmen, given to *double entendre* and general coarseness, put on the curb in Mrs. Elton's drawing-room. Edward, like John Hay, was fond of hunting and coursing; he was one of the best riders in a district where all seem born horsemen; but the expletives used by both masters and men at the Tarne meets were never heard at The Wells, and oaths were checked more frequently than uttered in Mr. Elton's presence.

Mrs. Carey was sensible of the difference

between the two prosperous stations which had come under her notice. The tone of The Wells' household was more congenial to her native good taste, but she was not sure that its homelike simplicity would not become a little monotonous when the novelty of change wore off. Certainly, one cannot deny that Bush life is monotonous; to enjoy it you need healthy natural tastes, a love of books, and of the different employments springing from the situation, both indoors and outside.

Mrs. Carey was essentially a woman formed for society, yet she enjoyed this country visit. Fanny and Lucy spent their mornings wandering about the station with Helen and Edward, making acquaintance with pet Joeys and baby emus, visiting foals, and critically surveying, from a safe distance, some magnificent shorthorns of Edward's own breeding.

Visitors invited, or uninvited, were pretty sure to arrive late in the afternoon, after

dinner. There were plenty ready to take a mallet on the croquet lawn or a cue in the billiard-room. On cool evenings, music in the drawing-room, an impromptu dance or game at whist, according to the age and proclivities of the guests, varied the amusements.

Fanny and Lucy voted station life charming; uncomfortable comparisons with dilapidated Ribee did not intrude on their memory, though their mother was painfully sensible of the contrast. They never thought of the long winter months when the state of the unmade roads stopped all intercourse with the outer world, nor of accustomed familiarity dissipating the charm of novelty, leaving, indeed, the beauty of harmony, which is a joy only to the eye able to discern it.

Frank, coming up every evening, congratulated himself on the unity of taste growing between his sisters and the South family; he believed it augured well for a

quiet, happy winter—a season which he rather dreaded on domestic grounds.

“The girls tell me they went to the upper wells and started some game. What a capital time they’re having,” said he one day to Helen, between the pauses of a croquet match, lengthened by a number of players on each side. “I’ve never seen them so jolly. They have not had much pleasure hitherto, cooped up in town.”

“I’m glad they are enjoying themselves,” Helen replied. “You wouldn’t have supposed there were hares so far up, would you? One ran in among our horses; we could not help treading on it. Edward was vexed. He says it’s unsportsmanlike at this season.”

“They are very plentiful now about Ribee, but I did not think any had yet found their way so far west.”

“I don’t like hunting, or coursing either,” said Helen. “It seems cruel.”

“Most ladies say that. Perhaps, how-

ever, you have not considered the other side of the question. The good of the greatest number is a fair criterion in the economy of the lower animals as well as with ourselves: for purposes of sport large numbers are provided with ample feeding grounds, protected from natural enemies, exist in greater security, and have more enjoyment during their short lives than they could have in their native haunts."

"Yet the terror of the hunted creatures must amount to agony," Helen insisted.

"But for one hunted, a hundred exist with every want satisfied."

Helen shook her head. "There was that brave stag, the other day, escaping from the Royal park, leaping the Treasury railings, swimming the Yarra, and trotting off to lordly freedom in the ranges. Imagine his feelings at finding himself pursued from range to range, through forests, across creeks, until friendly night came to his

help. Don't you think that high-spirited creature experienced a real mental agony?"

"I don't know about 'mental,'" said Frank; "nervous, perhaps. Anyhow, he won his life."

"Yes. I hope even sportsmen will respect his courage, and let him live to tell the tale of his hair-breadth escapes during that hard-fought battle."

"And organize an anti-huntsmen society among stags of inferior energy!" laughed Frank.

"That would prove a reflex benefit to the huntsmen themselves, for the sport must have a brutalizing effect," said Helen.

"Elton is a sportsman; is he brutal? I hope you will not condemn me, either."

"Edward is not brutal, certainly, and I don't think you are; still, I cannot like what is called sport."

Frank smiled. "I will own," said he, "that the instincts of men are—shall I say more brutal, or less ethereal, than those

of women?—pottery and porcelain, perhaps; but take notice that the pottery bears the brunt of hard blows and rough usage which would shiver the porcelain.”

“So the pottery is not altogether to be despised!” laughed Helen.

“Well, I was going to suggest that the roughness may be a preparation for the knocks it is likely to get.”

“Now, Miss South, it is your turn,” cried a remarkably handsome young man, who had been astonishing the party by a succession of wonderful strokes, keeping the mallet far longer than any of his companions had done.

Mr. Howard drew Helen’s attention to the situation of the ball, and was about to offer advice, when Frank, who was her partner, stepped forward and put it in position. Mr. Howard retired to his partner, Fanny Carey, with whom he had been in conversation during the game. “Is your brother bitten in that direction?” said he,

glancing towards Helen. “He’ll come to grief; she is one of those girls who have no more heart than a lump of ice.”

“Indeed you are wrong, Mr. Howard,” said Fanny. “Miss South is very warm-hearted when you come to know her—how fond she is of her own people!”

“That’s family affection—a sort of pride. Miss South is very proud; you must have found that out.”

“Is she? We have not seen it.”

“Carey will learn that, or I’m much mistaken. Why, half the fellows round have had a try at melting the ice there, and got themselves burned or frozen.”

“But Frank does not think of Miss South in that way, I’m sure. The idea!” cried Fanny.

“So much the better for him,” returned Mr. Howard. “I can’t for the life of me find out what they see in her. I like a girl with a little more flesh and blood in her, for my part,” and he looked significantly at his companion.

Mr. Howard's attentions were flattering; he was a species of fashion-book and hints on etiquette combined. On these points his opinion carried weight, it being understood that he was heir to a baronetcy, if only a few inconvenient cousins would die, and that the title of Honourable, which was his of right, had been dropped out of regard to colonial incongruities.

He was inspector of police at Bulla, and had now driven over to pay his respects to Mrs. Elton, in company with the police magistrate of the town. This last, an elderly man and old friend of Mrs. South's, had strong prejudices, and didn't hesitate to express them. "A bank manager, did you say?" he exclaimed, addressing Mrs. South, of whom he had been inquiring concerning Helen's partner at croquet. "They're a bad lot, not to be trusted; in fact, a scandal to the country. I never see one of them without wondering how soon he will be in the dock."

"Good gracious, Mr. Pearce! what do you mean?" cried Mrs. South.

"Mean, ma'am? Don't you read the papers? You can't take up one without seeing 'Embezzlement by a bank clerk' in the telegraphic news from somewhere."

"But Mr. Carey is not a clerk; he is the manager at Lakeville—a man of unquestioned honour and high principle," said Mrs. South warmly.

"No matter, no matter; neither honour nor principle are any guarantee—they're bound to succumb. It's a mania; it's in the air. It has become a disgrace to be in a bank. I wouldn't let a son of mine go in among such a lot of rogues, not for——"

"Hush!" said Mrs. South. The testy old gentleman was raising his voice, and she feared Mrs. Carey, talking with the doctor at the other end of the verandah, would hear.

"I heartily wish our boy may grow to be

such a man as Mr. Carey," she said emphatically.

"Hem! hem!" growled the P.M. "You'll not put your boy in a bank if I'm living; I should give you no peace."

"What are you scolding my wife for, Mr. Pearce?" asked the doctor, coming forward with Mrs. Carey on his arm.

Jessie hastened to interpose. "Let me introduce you to Mrs. Carey, Mr. Pearce," she said, giving him a warning glance.

The old gentleman's chivalrous feeling prompted a low bow, and substituted, "I hope you like the district, madam," for the "Poor woman!" which was his mental comment when Mrs. Carey was named to him.

They now entered into conversation, and that lady succeeded in convincing Mr. Pearce that the mothers of bank officers might be charming in spite of the "bad lot" to which their sons belonged.

At the end of a fortnight Mrs. Carey returned home. Frank had not the plea-

sure he anticipated in driving the ladies to Lakeville, for Mr. and Mrs. Elton, accompanied by Helen, went to Grastown on a visit to their elder brother there.

The doctor drove up his own buggy to fetch his wife and Mrs. Carey. Frank did not feel any special inclination to propose himself as their charioteer. The doctor's horses were not so tempting; besides, the box-seat was lonely now.

Towards the middle of March a couple of wet days set people talking of an early winter. The phenomenon was exceptional, the inference premature, as most weather prophecies are; but it sufficed to raise the spirits of the pastoral population, also of Melbourne tradesmen. Absentees came flocking homewards. Tasmania, Queenscliffe, Schnapper Point, Loulitt Bay, and other watering places, were deserted. Even the bachelors who migrate to St. Kilda or Brighton in the summer commenced to look up winter quarters in town.

But the rain passed, and left the broad white flags of Melbourne glistening in the sun, washed from the summer's dust, in splendid order for dainty feet and swabs of rich material.

Crowded thoroughfares and the stimulating influence of impartial north winds will soon bring again clouds of dust, so the fashionables make the most of the calm, cool days, and Collins Street, from three to six, rivals the ring toward the end of the season; shops, instead of equipages, being, however, the focus of interest.

Well-appointed carriages drawn up in long lines before fashionable marts; a stream of ladies passing to and from them; fair occupants, indifferent (for the nonce) to the fascinations of silk and lace, waiting while "mamma does her shopping," and forming, meanwhile, centres of attraction to languid swells, "Strolling up to Alston's, you know, to have a look at the women until the club fills." Elderly men, with

raised glass, and rude stare; plainly-dressed ladies, really shopping, and wishing their more elegant sisters would not so entirely engross the services of the attendants; damsels in continual difficulty with their trains; bustling men in a chronic state of apology to said trains; interesting young mothers, piloting children in fairy costumes to toy-shops; fast men and loud ladies grouped round portrait-rooms and artists' studios; country people staring at the hubbub; nondescript girls, with cropped heads, boy's collars, and coat-tails; business men, possessing the key to many a family secret, sarcastically surveying certain equipages, with their expensively-dressed occupants, and wondering how long they may safely leave the noose loose, which they hold round the necks of the owners.

Not a great admixture of the pastoral element as yet, though a bearded squatter might be seen here and there, remarking on the appearance of the town, lightly allud-

ing to common topics, or seriously discussing last night's telegram, which spread disastrous news concerning the fall in wool, which will "ruin the country, sir." The country, however, has so often been ruined by these and other unfortunate circumstances that one listens with equanimity, supported by an encouraging faith in the country's cat-like tenacity of existence.

A near-sighted lawyer passes by, peering over his spectacles at a couple of swaggering youths, profuse in jewellery and fancy canes. He thinks of the ruined clerk but yesterday swaggering with them, whom he has just seen consigned to the prison van.

Footmen carrying books, in attendance on ladies issuing from the circulating libraries; moustached men with fat be-ringed hands, and pale women in genteel but scanty garments, emerging from the music repositories, holding rolls of music; customers in the shop of the fashionable jeweller, examining his latest importations;

a wide-awake broker lingering a moment to catch the shimmer of a diamond bracelet which a gentleman is holding towards the light—afterwards walking on with the mental comment, "By Jove, Jones knew what he was about when he bought those shares. Thought they'd have smashed up long before this." So, with our stucco and gilt, we colonists are building up a society which reflects the excrescences, though it does not reproduce the stability, of the social fabric we turned our backs on in youth.

In the midst of the conglomeration stalks Professor Leslie, arm-in-arm with a new arrival, introduced from home by a mutual friend. He is exhibiting our Victorian world, descanting meanwhile on the influence of a southern climate on the British race, indifferent alike to the position of his hat at the back of his head, and to the remarks of the ladies, who vote him a decided guy.

Miss Hay catches sight of him and

bows; he gazes blankly at the elegant equipage from which the lady descends to enter a photographer's studio. "Home," she says, as the servant opens the carriage door on her re-appearance; he touches his hat, and reminds her that they have to call for Mr. Hay.

"Very well. Desire Keen to stop at——" And she indicates an ancient corner store, whose independent ugliness is an impertinence in that dainty locality.

Mr. Hay has purchased there for a quarter of a century. No amount of persuasion will induce him to patronize a modern mart. He now appears with a pipe in his mouth, conversing amicably with the proprietor, to the disgust of his daughter, who wonders "how papa can."

"Town is getting very full, mother," said that young lady on her return home that afternoon. "Don't you think I may as well write to Mrs. Carey at once, and tell her we've come back from the sea-side, and that

we don't intend going to Tarne until the winter is nearly over?"

"Do, my dear," said Mrs. Hay; "tell her I hope she will come now, and not put it off, as she did before. The Miss Careys will enjoy Melbourne, and John will be there to take you about."

Miss Hay wrote her letter, and sprung a mine of anxiety under Frank Carey's feet.

"The Hays have left the coast," said his mother, a few days after. "They are settled in their own house again, and do not intend coming to Tarne until early spring, this year."

"It will be pleasanter for them, as they have a home in town," said Frank, feeling himself addressed, and rather at a loss how to reply. He disliked the close correspondence which had been carried on ever since the departure of the family from Tarne.

"Of course, much pleasanter," said Mrs. Carey; and then, with a slight hesitation, "I think of going down myself, and taking

the girls. While they were at Queenscliffe," she continued volubly, "I felt it would be imprudent—the expense of lodgings, you know; but now they are so anxious for us to come, it will be no expense at all. We owe it to the girls not to miss so good an opportunity of introducing them."

"There's time enough for the girls, mother; they are quite happy here."

"You don't understand, Frank; it is my duty to let them see life as it really is, not the mere vegetation that passes for it in these small places."

"Mother, I wish you'd put it off to another year," said Frank; "it will be quite easy for you to go then; just now, you know, we are scarcely recovered from the pull we've had of late."

He did not like to speak otherwise than generally; indeed, he had no suspicion of heavier involvements.

Mrs. Carey saw she must assert herself. "I wish, Frank," she said, "you would

give me credit for a little more knowledge of the world. Do you think my years and experience go for nothing? I know my duty to my children, and I shall do it in spite of the opposition raised by one who ought to be willing to make some sacrifice for his sisters' future advantage—indeed, for his own, too."

"It's no use arguing, mother; I can't see it as you do."

"Then allow me to be the best judge of my own affairs," said Mrs. Carey; "though, indeed, it is not that which is taking me to town; for myself, it's indifferent where I live, but I am bound to make an effort for my children—poor, fatherless girls, who have only me to look to."

Frank ignored the implied reflection. "If you must go, mother, put it off until Easter; I'll secure apartments for the week and take the girls about myself."

He blurted out his offer in a series of jerks, which might have reminded an unin-

terested listener of the inconsequent notes reluctantly drawn from a disorganized instrument. It cost him a hard struggle, for he had secretly indulged dreams of a delightful Easter at The Wells. The sacrifice to him was enormous; he could conceive it possible that it should be rejected. As he spoke he saw himself doing the block wearily by day and haunting crowded rooms at night, tantalized by visions of breezy rides or delicious saunters under shady trees; but he forced himself to make the offer, hoping it might shorten his mother's stay in Melbourne, and prevent her being drawn into the gay circle in which the Hays moved.

"I hope you will come, my dear boy," said Mrs. Carey; "it will be but a proper respect to Mrs. Hay, and a duty you owe your sisters, to be seen with them sometimes in public."

"Then, mother, you'll put it off, and we all go down together for Easter week."

"I don't know what you mean, Frank.

Do you call it economy to take expensive lodgings, when one of the best houses in town is open to us? Mrs. Hay had not deserved such an insult from us," she added severely. Then, checking herself, in a tone of easy tolerance—"However, you do not understand these things. I wish to take advantage of this excellent opening to introduce your sisters. What is the use of a week in town? Do you join us, my dear, at Easter; Mrs. Hay has often asked you. Promise me, Frank."

"No, mother; they are quite new acquaintances; I don't like your staying in their house."

"Really, Frank, you're absurd! They are older acquaintances than any one else here; indeed, I may say, friends. Mr. Hay knew your father; a respectable, worthy family. Miss Hay is well educated, and a handsome girl, who would pass muster anywhere, and she has a high opinion of you: there's no accounting for tastes, you know," said

Mrs. Carey, trying to laugh off unpleasantness; "no doubt she is surrounded by admirers—it isn't every girl who has forty thousand pounds hanging at her apron strings."

For the first time his mother's meaning flashed on Frank; he coloured painfully—not from shyness or indignation; something in the words rent aside the shams he had lately been putting on himself. He saw what lay nestling deep down in his heart, and the sudden insight sent the blood tingling through his veins.

His mother augured well from the disturbance, and pressed her advantage.

"You are not a boy, Frank, to be cheated with romantic notions," she said. "You can appreciate a tangible good; and, indeed, with respect to romance even, there's no reason why Julia——"

Frank interrupted her. "Hush, mother! Miss Hay is nothing to me, nor I to her; how can you suggest such an absurdity?"

"It is you who are absurd, Frank, and what is worse, self-willed, blind to your own interest and that of your family; but I shall act in spite of you, and perhaps, by-and-by, you may see I am right."

Fanny and Lucy entered the room as she spoke. "I am trying to persuade Frank to join us at Easter," said Mrs. Carey, ignoring the latest subject.

"Oh do, Frank, that's a darling boy! It would be so nice!" cried both the girls. "Julia will be delighted. You will come?"

"No," said Frank sternly, "and I wish you were not going."

"Dear me, don't be cross!" cried Fanny. "Why should you mind our enjoying ourselves?"

"I wish you would enjoy yourselves some other way."

"In Miss South's society, I suppose!" retorted Fanny, whose observation had been quickened by Mr. Howard's remarks.

Then other people had read him! Had

he been hiding his head ostrich fashion, thinking to escape other eyes as well as his own.

The sharpness of his pain overcame anger; he was very pale as he said, "Never use that name in such a connection again."

His tone and manner frightened the girls; Frank was usually so easy, and ready to pass over an annoyance. They saw he was seriously angry. "I meant no harm," said Fanny.

"That will do. Will you think of what I said, mother?"

Before she could reply Frank had gone from the room.

Mrs. Carey did not change her plans; she decided to leave Bulla by the steamer in the following week.

Helen was staying with Margaret at The Wells when the Careys called to take leave, but Mrs. South was at home. "Mr. Carey will be lonely without you," said she; "he must spend his spare time here."

"I hope he will join us at Easter—the Hays expect him," replied Mrs. Carey, wishing to hinder an invitation to The Wells, and so to facilitate her plan for bringing him to town.

"One always hopes for a fine Easter—the last of the long holidays; people like a good outing before the winter," said Mrs. South.

"I think we are sure of a fine week now the rain has passed. It looks a little threatening to-day, certainly, but I don't fancy it will be much," Fanny remarked, glancing through the window at some gathering clouds.

"Oh! a shower to-day will ensure a bright morning for our journey," said Lucy.

Both girls were in the highest spirits; and took leave of Mrs. South with many cordial messages for Mrs. Elton and Helen.

The next day Frank drove them to Bulla to meet the steamer. After the bell had rung, and he was going down the side to

the boat, Mrs. Carey charged him with a telegram to Mrs. Hay announcing their departure.

He disliked the commission, but could not refuse, lest there should be no one to meet them on their arrival in Melbourne; so the telegram went from him, implying a cordial assent to the visit which he was very far from feeling. Before leaving Bulla he received a reply—"Will meet them at the wharf. Be sure you come at Easter."

The ungrateful young man wrathfully tore up the paper, and set forth on his solitary drive homeward, pondering many things. There was vexation at the intimacy between his family and the Hays, foreboding of troubles arising from this visit, a sense of humiliation when he recalled his mother's hints, a general feeling of domestic insecurity, which ruffled his spirits and added the spur of annoyance to the one absorbing consciousness lately

aroused in his heart. After the first shock of that awakening Frank had speedily come to an understanding with himself. He knew now that love for Helen had burnt into his very soul—had saturated his whole nature—and given the permanent tinge to his life. He was astonished at his previous blindness. On reviewing the past few months he perceived how steadily he had been advancing to the fire, admiring its brightness, cheering himself with its warmth—assuming (without thinking about it) that peculiar circumstances made for him an armour of proof.

Yet he could not regret the past. It was folly, but a folly so sweet, so ennobling, that it turned to wisdom; it was pain, but a pain so purifying that it turned to strength; it was misery, but a misery to be chosen rather than happiness. And then it could do harm to no one. It was too late now to save himself; and, indeed, he would not have surrendered his hopeless love had the

power to do so been his. As to the dear object, it could not reach her. The sun is not touched by the devotion of his worshippers. The stars shine alike on the appreciative raptures of the poet and on the dulled senses of the mundane soul.

Frank did not exactly put this feeling into words, but he had a general idea that he might worship secretly, and no spark of the fire within him light on the sacred shrine. The very hopelessness of his love brought calmness. He dared not even try to win a return. Weighted as he was, he could not anticipate a time when he might lay his heart at her feet—to wear or trample on, as she willed.

No; he must bear this new delight or agony as best he could, hiding it from all eyes—a secret which yet seemed to draw him nearer to her. Perhaps some day he might have the joy of doing or suffering for her sake, bringing, all unknown to her, help or blessing.

Frank was clear-headed enough on ordinary points, yet his late experience did not bring self-distrust. The necessity of the position would strengthen him; every one knew that pretension on his part was out of the question.

Helen bore herself with the freedom of an old friend in their intercourse. He might safely snatch the tempting sweetness of her society, and bear without sign his life-longing. Not that he imagined love made the whole, or even a main part, of life. He knew there were other things to live for. He recognized the claims of family, of business, of society; he accepted interests, even pleasures, substitutes or accessories to the one happiness which was denied him. Frank had no idea of turning from any of these; he meant to go straight on his course, thinking as little as might be of the missed joy, and doing as well and as cheerfully as he could such work as came to his hand.

All the same, he knew, as I have said, that for him feeling, thought, fancy, and desire had received their permanent hue. It might be dimmed, overlaid, or covered up; but it would be there to the end, woven into the texture of his being. Driving along the solitary road such thoughts surged in his mind.

It was late in the evening. Already a few stars were visible, and a young moon hung low in the western sky; the waves beat monotonously on the sand, a fitful breeze moaned, harp-like, among the tall trees. The dark island loomed high in front, the shrubs on the hillside waved their feathery branches; more stars came out, and were reflected in the clear lake. These familiar sights and sounds insensibly gathered round the image of Helen—not as a centre of hope or of despair, but as a serene, sweet presence, wrapping all in its tender peace.

When his horse took the homeward turn,

Frank was surprised to see the lights of Lakeville below. I think the horse drove on this occasion, piloting his master safely round stump and gully, carefully avoiding the usual obstructions with the precision of accustomed habit.

CHAPTER III.

Mrs. HAY's carriage was waiting on the wharf when the Bulla steamer reached Melbourne. John Hay stepped on board so soon as the gangway was out. The passage had been stormy, and John expressed his fears that the ladies had suffered; their pale faces and limp appearance indicated as much.

"I really think I shall try the coach another time," said Mrs. Carey. "It cannot be worse than this."

"You must let me drive you when you make the journey again," he replied. "The coach is fatiguing, and the company you meet not pleasant for ladies. I'm sorry you're so tired."

"We shall be all right after a rest," said Fanny, making an effort. "What weather we've had! It threatened yesterday, but we expected it to pass off with a shower."

"It has been raining here all night. Town does not look particularly cheerful just now; but the rain is good for the country, you know. Stock will be in clover this winter," said John cheerfully.

He assisted them over the slippery boards and across the sloppy wharf, placed them in the carriage, then returned to arrange for a cab for their luggage.

What a contrast Melbourne presented that wet morning to the sunny gay city of the previous week: the river leaden and muddy; steamers and small craft lying closely, so that you had to cross one to reach the other; dirty-looking lighters moored to the wharf; wet ropes dangling about, ready to trip the unwary passenger; flapping sails and sodden decks; sailors in dripping oil-skins; landing-clerks and

custom-house officials in waterproofs and umbrellas; a few women with dragged dresses and soaked boots wearily making their way along Flinders Street; a bustling railway-station, puffing engines, crowded cabs, backing unwilling horses into the rushing torrent which bounded the foot-path, and discharging passengers apparently into it; a corner block, round which the wind blew ruthlessly, containing church, parsonage, and schools in serviceable dark stone, which presented a dogged, determined face to the weather.

Mrs. Hay's carriage, surmounting the watery perils of Elizabeth Street, turns into Collins Street, John Hay requesting permission to stop for five minutes at the bank.

As their companion ascends a handsome flight of steps and disappears within the swing doors, the occupants of the carriage survey the familiar street.

"How wretched Melbourne looks on such a morning!" said Fanny.

It certainly did present a depressing aspect: torrents roaring down the open drains from eastern and western hill, flooding the culverts, and rendering the passage across the street a perilous enterprize; dripping roofs, slippery flags, deserted thoroughfares, closed shop-doors between windows decked with finery that makes one shiver.

Elegant costumes no longer sweep the pavement; dainty dandies have disappeared; smart equipages are nowhere; serviceable cabs and top-coated men of business usurp their place. One might take Melbourne for an eastern city, whose many-storeyed dwellings hide the female population, and whose objection to drainage eventuates in turbid gutters and odours of disgusting combination.

The sweeping torrent does its work, as does the hot wind in its turn, dissipating miasmatic germs and bearing away foul exhalations. These natural scavengers

have served us from the days of sparse population and Bush surroundings to the present era of crowding thousands and extensive suburbs. Why should we distrust them now?

Probably the sun will shine to-morrow, the air will be fresh, our butterflies—male and female—will re-appear, and the city's indifference to sanitary precaution will be vindicated.

Meantime John Hay rejoins the ladies; the carriage, turning into Swanston Street, proceeds over Prince's Bridge, where a couple of policemen, in shining capes and gaiters, watch the line of vehicles with an air of injured determination, hoping some energetic animal, goaded to desperation by the steady downpour from above, the noisy stream beneath, and the snail's pace between, may offer an occasion for rushing at his head, collaring his driver, or doing something to stimulate a chilled circulation.

No animal, however, had "go" enough

left in him for this; the vehicles came and went in orderly procession, the river rolled through the stone arch, tossing furiously against the wooden piles of the railway and foot bridges below, there lashing herself in yellow foam amid her marshy surroundings.

Modern mistress Yarra claims kinship with her ancient cousin the "hoary father" of classic lands.

The Pines, which was the name of Mrs. Hay's house at South Yarra, overlooked the city and commanded a view of the bay beyond. The house and grounds occupied a conspicuous position in that fashionable locality. The former was roomy and well-built; its ornamentation and general appointments in excellent taste.

Clumps of trees from which it took its name, and some remnants of the old forest, softened the staring appearance common to these white mansions. Handsome gates, a fantastic lodge, and a fine avenue of blue gums led to the house. From an upper

balcony Julia Hay watched the approach of her friends; when the carriage drew up, the family were assembled under the portico with a cordial welcome for their guests.

The day of their arrival was the last wet day of the season; fine weather set in, and gave occasion for Mr. Hay's remark that Mrs. Carey had brought sunshine with her.

That lady and her daughters were soon comfortably established at The Pines as old friends. From frequent repetition, that view of the acquaintanceship had come to be accepted by all parties; even old Mrs. Hay allowed herself to be mystified concerning her former connection with her guest.

"They knew my husband long ago," was an excellent reason for Mrs. Carey to put forward to the Maynes, and other friends, in explanation of the intimacy. The three girls were inseparable, and John Hay their devoted squire. Fanny and Lucy Carey, successfully launched in Melbourne society,

found everything delightful. Fanny was much admired: her commanding beauty attracted attention; the simple good-nature of her manners and conversation presented a striking contrast to her personal appearance, and added the charm of novelty. Lucy, too, had her admirers. She was not so handsome as her sister, but her figure was elegant; her hands and feet perfect—the latter seemed made for dancing. She floated lightly in the waltz, and appeared to tread on air in the galop; she was therefore a most popular partner in the ball-room.

Julia Hay found Mrs. Carey an excellent chaperon, distinguished-looking, observant, and full of tact. When she made her appearance at Government House, under Mrs. Carey's wing, she felt that her guardianship was all that could be desired. Mrs. Hay appreciated her guest's good-nature in going about with the young people; to her it was a special boon. One of the greatest trials

of the position to which she had attained was the necessity of appearing in public with her daughter, at least on ceremonious occasions. Mrs. Carey more than filled her place, and the mother was seldom to be met except in her own house. Julia, indeed, had often gone into society with friends; she would not have been singular, had her brother only accompanied her, but her English education had taught her to dislike being seen often in public without her mother. Now that Mrs. Carey so ably filled the office of chaperon, everybody was satisfied, and "all went merry as a marriage-bell," which indeed already sounded by anticipation in some ears.

Strenuous efforts were made to induce Mrs. Carey to remain until the early spring, when they might all return together.

She hinted something of this in her letters to Frank, begging him to come to town for a certain grand entertainment, when everybody, who was anybody, would

disport in fancy costume in the great ball-room at the town-hall. But Frank was surly, and repeated entreaties only elicited reiterated requests for their return home. Mrs. Carey had no present intention of acceding to these, and she was annoyed by their repetition.

John Hay's admiration of Fanny, signs of which she had early perceived, increased even more rapidly than she had expected.

Hearts are often caught in the rebound; well that it should be so. Society would be dull if rejected lovers of either sex wore the willow long.

In the present case, John Hay's admiration was stimulated by the attention Fanny received from others. He began by fancying himself attached to her, and ended by becoming really so.

She was gentle and kind, and if not so rare a flower as his first love, was more within reach and quite as ornamental.

What a graceful hostess Fanny would

make! How proud he should be to see her preside at his table! There is something in blood, after all, John thought, comparing Fanny's well-set head and quiet, distinguished air with his sister's fussy movements and voluble conversation. His father and mother would be gratified at the connection. Money was of no account; he had enough for both. A well-bred wife was what he wanted; he determined to have it, too.

There were indications of liking on Fanny's part which justified John in believing that he should not this time woo in vain. He did not, however, mean to be hasty, but would feel his way and get a firm hold before he committed himself to anything.

So reasoned John, pondering the matter carefully, yet in all earnestness. Fanny, on her side, liked the pleasant, prosperous young man, always ready to meet their wishes, able and willing to promote their

pleasure. Mutual inclination was the more agreeable for being devoid of much depth of feeling, which, indeed, is a great disturber of the equable comfort of ordinary regard.

John had had enough of this disturber, having lavished what store of strong feeling he ever possessed. If there were capabilities in Fanny's nature, they had not asserted themselves. Both were easy-going, happy people, disposed to leave trouble to others, and make the best of life—members of the majority, always in the ascendant, who float smoothly on the surface and wisely avoid turbid depths.

For some weeks before the ball Melbourne was in a flutter of excitement. Ladies, old and young, assumed a serious, pre-occupied air, and went about their shopping in a business-like manner.

The windows of popular marts were a marvel of artistic suggestiveness. One became convinced that Professor Teufels-

druckh was in the right, and that clothes really make the human being.

Satins and laces, ties and vests, became a necessity. The ante-rooms of milliners and tailors were besieged; humdrum customers could not obtain a hearing.

Sir Walter again became the most popular writer of the day. Worn volumes of the Waverley novels were disinterred from upper shelves in circulating libraries; booksellers' counters were loaded with cheap editions. Elderly gentlemen, who valued their well-bound sets, were coaxed into lending; plodding students at the public library cast wrathful glances in the direction of the ladies' room, where bevvies of anxious damsels discussed the relative becomingness of Elizabethan, Stuart, or Flemish costumes.

Of course, there were plenty of commonplace people who took up commonplace characters, and some professed originals who personified personages, ideas, or things,

in good or bad taste, according to their respective idiosyncrasies.

When the important night came, flower-girls, gipsies, and nuns, in company with brigands, monks, and fishermen, abounded. Comic characters, too, found representatives: columbines and clowns, Punch and Judy, sweeps, witches, etc. In spite of these, however, culture and good taste predominated.

A spectator in the gallery might have fancied time and distance annihilated as the choicest spirits of all the ages passed before him.

Nimrod and Sennacherib shook hands across the Flood, and discussed the eastern dilemma of their day; Zenobia and Semiramis ventilated the woman's rights question by anticipation; Cleopatra and Marc Anthony upheld the supremacy of the divine passion in the face of Charles XII. and Joan d'Arc; Queen Elizabeth and Mary Stuart conversed amicably; Cardinal

Wolsey fraternized with General Washington, scowled at by a New Zealand chieftain with a Japanese lady on his arm.

So the kaleidoscope turned and changed, but the colours harmonized, and the spectacular result was a decided success.

Mrs. Carey, entering the room as a lady of the court of Louis Quinze, with a carriage and bearing worthy of the magnificent antique lace (an heirloom in her family, which had determined her choice of character), Smiling Morn hanging on her arm, closely followed by Old Time, leading Sunny Noon and Resplendent Night, made one of the most striking groups in the hall.

A low murmur from near observers, a general turning of heads, and smiles of marked approval from the vice-regal circle, indicate appreciative admiration.

John Hay, hoary with the snow of years, yet keen-eyed as possessing the secret of eternal youth, bending beneath the weight of centuries, yet planting his foot firmly, as

ruling both past and present, looked serious as became Old Time, also a little nervous on his own account, in consequence of his determination at once to secure Resplendent Night, who hung confidently on his arm.

The character suited Fanny's style of beauty. Her black dress, shot with silvery rays and glittering with starry gems, set off her tall figure; a crescent moon, formed from a large brilliant, encircled by smaller ones, arranged as groups of stars, contrasted well with her abundant dark hair; the constellation of the Southern Cross hung from a velvet round her throat.

Mrs. Carey had ordered some of her own jewels to be reset. The jeweller had shown himself equal to the occasion, having supplemented the real stones by excellent imitations, which conveyed the idea of various sizes and degrees of brilliancy, in keeping with the subject represented.

Fanny's dark eyes, shining with girlish pleasure, rivalled her starry coronet, and

suggested unexpected meanings and mysteries wanting in it.

John had never thought her so lovely. As he put her into the carriage he resolved to know his fate that night. Julia, on his other arm, was too good-natured to feel herself eclipsed; indeed, it would have been difficult to eclipse that full-blown noon. The opposite characters suited the different styles of the two girls. Noon wore a brilliant dress of golden hue, slashed here and there with silvery clouds, matching a long veil fastened to a wreath of drooping corn-flowers, on one side of which an exquisite butterfly, in emeralds and rubies, had perched. Similar jewels of various sizes, set in silver, flashed about the dress, harmonizing with the air of luxurious abandon pervading the representation.

Lucy Carey was more simply dressed. A gauzy robe, looped with pale green; a few pearl ornaments, and a wreath of leaves, on which night's dew-drops still lingered,

suited her less striking appearance. Her dress, gathered into a sort of cloud behind, was short in front, showing mossy shoes sprinkled with dew, and offering no impediment to her favourite exercise.

Altogether, the "get up," as John Hay called it, was a great success. Mrs. Carey felt it so, as, sitting on the dais, she watched Fanny renewing her acquaintance with Mr. Howard, who asked leave to introduce his cousin, *aide-de-camp* to his Excellency, and an Honourable who did not ignore his title. He felt it a credit to claim acquaintance with this handsome girl, whose costume was in perfect taste, and devoted himself so exclusively to Fanny that John Hay began to think Howard an insufferable prig.

Mrs. Carey had the honour of walking through a quadrille with the governor, having for their *vis-à-vis* her daughter and a live viscount, who happened to be wandering about the colony at this time. That

affable nobleman actually went so far as to say that the scene reminded him of a similar one he had attended in Mayfair, shortly before his departure from England, given by the dear duchess in celebration of poor Lady Mary's marriage. How Lady Mary was poor, or why the duchess was dear, did not appear; it is not to be supposed that the doings of aristocratic celebrities are familiar or interesting in colonial ears.

As the evening wore on, natural habits resumed their sway: regal personages forgot their dignity, religious orders their gravity. Old Time might well be excused if his stoop disappeared as he watched the Right Honourable Crusader who engrossed lovely Night's attention. He thought it high time to put a stop to his lordship's confidential chat, and came up to remind Fanny that she had promised him the next dance. Not sorry to feel herself at home again, she rose readily and put her arm in his to join the dancers. "Don't you feel it very hot

here?" said John. "There's a delicious cool corner in the conservatory they've extemporized for this affair. You get a bird's-eye view of the room, too."

He drew her towards the corner, where a number of flowers in tubs, large ferns, and pines made a sylvan vista from the ball-room. The sloping sash at the farther end was open.

"How dark and still the street looks, after the light and movement behind us," said Fanny, a little uncomfortable. She felt that John was looking at her; something new and strange in his eye made her wish she had not come. "Let us go back; that valse will be over," she said.

"You are not a bit like other girls, Fanny," said John, ignoring her request, and calling her for the first time by her Christian name.

"Most girls are different from one another, I think," she replied, hardly knowing what she said.

"Nobody is like you, Fanny." He hesitated; then, making a bold dash: "It's no use beating about the bush. You know how fond I am of you. I shall never be happy unless you will marry me." He took her hand as he spoke, and tried to draw her to him.

Although not unexpected, Fanny felt that this was sudden. She could not help being a little agitated.

"Fanny, darling, do speak to me! Tell me you will try to love me!" cried John, uneasy at her silence. "If you'll be my wife, Fanny, you shall have no wish ungratified."

"I don't know what to say. I didn't think—that is——"

"Say you'll have me, Fanny: just say it, that's all," and he again took her hand.

This time she left it in his; and when he whisperingly pressed for one little word, the "yes" was murmured as her face lay hidden on his shoulder.

Mrs. Carey, seeing her daughter and John coming towards her half an hour after, guessed what had happened. She was aware of the facilities a crowded ball-room offers for tender dialogue.

"Fanny appears tired," she remarked; "let us be going. His Excellency has made a move. I wish you would see about the carriage, Mr. Hay. I will find Julia. I don't like my girls to acquire the vulgar habit of staying till the last." She rose as she spoke, and went towards a group among whom she observed Julia and Lucy.

The distinguished Crusader re-appeared. John was not afraid of him now; nevertheless, his approach served to hasten the fulfilment of Mrs. Carey's request, and they were soon on their way home. Ecstasies concerning the delightful entertainment, criticism of the company, comparisons respecting partners, made animated conversation during the drive. Fanny was rather silent, but her excited companions were not particularly observant.

Next morning John Hay spoke to Mrs. Carey. She requested him, with great dignity, to postpone further explanation until his father's wishes were distinctly expressed.

"Fanny is too young to think of anything but her own feelings," said the mother. "You, Mr. Hay, who know the world, will not hold her to a promise that was drawn from her under the excitement of strong feeling. My daughters have no fortune. I suppose, indeed, you are aware of that."

"I assure you——" interrupted John.

"Let it pass," said she; "our position will excuse my apparent coldness."

"But my parents will be delighted," stammered the young man, aghast at the manner in which his proposal was received.

To put it vulgarly, he expected Mrs. Carey would jump at this chance for her penniless girl. Now, he told himself that he should have remembered their birth and

breeding, and not have been a presumptuous fool.

Thus Mrs. Carey's diplomacy secured her the position of conferring a favour, and upheld her daughter's dignity.

John did not rest until the elders on both sides understood one another. Indeed, there were no obstacles to be surmounted. Mrs. Hay was gratified; it was what she had desired from the beginning of their acquaintance. Perhaps, when it came to the point, old Mr. Hay would have liked John's wife to have been in a position to add somewhat to the family acres. However, he honourably adhered to the promise made originally in a boastful moment, but which he was aware had been repeated seriously, and announced his intention of settling twenty thousand pounds on his daughter-in-law as a marriage gift.

Mrs. Carey expressed herself on the subject with dignity and candour, confessing that early marriages, especially for girls

educated in the seclusion of their own families, were in her opinion objectionable; at the same time, she was disposed to concede much to the feelings of the young people, when, as in the present case, they had sprung up spontaneously, and were cemented by community of tastes and habits. She hoped Frank would not dislike the engagement; he would certainly be surprised and grieved at the break-up in the family.

"I don't think Mr. Carey quite likes us," said Julia on one occasion, when Mrs. Carey had been speaking to this effect.

"Oh yes, he does. You are mistaken there, my dear," replied his mother. "Frank is much absorbed in his business, and won't allow himself proper relaxation. Perhaps he is afraid he might get to like it too well," she added significantly.

"He might have come down at Easter," said Julia. She had plenty of admirers, and had no intention of rejecting their

advances; still, she let it be seen that if the young banker put in a claim, his chance of success would not be altogether hopeless.

Mrs. Carey wrote to Frank, apprising him of Fanny's engagement, and in reply received a letter that was the opposite of gushing or congratulatory. He suggested waiting awhile—Fanny was so young, and the acquaintance comparatively recent; admitted that his mother was the proper judge, but expressed his own misgivings concerning hasty marriages. In fact, as Mrs. Carey said, it was just like Frank's letters—serious and unsatisfactory.

Affection between the lovers grew apace, and before very long John entertained decided opinions against protracted engagements. When people were mutually attached and there were no obstacles, why should they wait? Who could offer any *reasonable reason* for postponing the marriage?

Mrs. Carey, however, was firm as to the

impossibility of its taking place elsewhere than in Fanny's own home, or earlier than the spring. It might be well, though, to commence preparations, since these could be more advantageously made in town. This suggestion came from Mrs. Hay, and was acted upon. John and his father commenced to make frequent visits to the office of the family lawyer, while the ladies spent whole days among the component parts of a bride's *trousseau*.

Mrs. Carey wrote to Frank, instructing him affectionately on his duties as a brother, and requesting him to forward a large cheque, in order that his sister might be supplied in a manner suitable to the excellent connection she was making.

Marriage-music floats in the air. It is wonderful how rapidly its whisperings spread, interesting the dullest listeners; but tradesmen are not of the dullest when such reports affect an indebted customer.

Miss Carey's approaching marriage was

soon known, and creditors who had looked dubious at her mother's orders became suddenly oblivious of accounts rendered, and anxious only to increase their amount. Still, one or two, impatient or sceptical, hinted that an advance would be acceptable, and the artist who had reset and supplied Night's jewels regretted that he had a heavy remittance to make by the outgoing mail which obliged him to insist on payment.

Mrs. Carey, therefore, was not sorry that the commencement of preparations afforded an opening for replenishing her funds. She decided to apply a large portion of the money Frank sent to satisfying the jeweller's pressing claim.

You may be sure he was not the one employed by the Hays to furnish bridal gifts.

CHAPTER IV.

DURING this exciting season of public gaiety and private crises in Melbourne, life at Lakeville flowed evenly. Not but what that pleasant township had its periods of general liveliness and domestic interest, though of a more limited, and for that reason, perhaps, of a more intensified character.

In respect to the former, I may allude to elections for a county member; also for a new school board. Mild excitements, these, in comparison with that looming in the distance, when the township, having achieved independence as a borough, should elect a mayor and town council of its own.

Public attention was already fixed on

various suitable citizens. A deputation had waited on Doctor South, requesting that he would allow himself to be nominated as first Mayor of Lakeville. You should have seen the doctor's look of horror when he comprehended the object of his interviewing friends.

"A mayor?" said he, addressing the spokesman, a grocer of repute. "My good fellow, don't you know that I think Lakeville can't be improved? The first thing that I should do would be to propose our reunion with Bulla, and a return to our native peace, which has been sadly marred of late by local ambition. Indeed, since this separation was mooted, we've had more turmoils and squabbles than I ever knew here before. My advice to you is, abandon your honours and recover your tranquillity."

"Now, doctor, you are in one of your sarcastic moods," said Mr. Adams, who affected long words, and was altogether a public-spirited townsman. "Ambition is

the mainspring of progress. You would not have the town of which you are chief physician behind the rest of the colony, surely?"

"I'm quite satisfied to be doctor at Lakeville; if you get a mayor, you'll be wanting a high-flying new doctor next, with an alphabet after his name."

"No fear, doctor; we know when we are well off. Now, there's Mr. Elton, he's away half the year; Mr. Hay, he's in the Upper House. Besides, we should like a gentleman like you, who would hold his own among the other mayors, and be a credit to the place. That's the moral of it, doctor. Ye understand?"

"I understand that you won't have me, and that you're better without any one."

"Nay, sir; we must go ahead. Who else are we to get? that's what I asks." The worthy orator grew slightly ungrammatical as he warmed to his subject. "There's the young banker; he's only a banker—a

stranger, and not cleever, as I hear. The parson and the praste, they are out of the question. Lawyer Rouse, he's a crusty old bachelor, and dead in favour of annexation to Bulla."

"So am I."

"We can't believe it of you, sir—an eddicated, enlightened colonist."

"If you must have a mayor, Adams, you'd better go in for it yourself. Some of you shire councillors are the men, decidedly. I'm quite serious when I say that I don't approve of breaking up the district into these petty municipalities; it cramps means, and wastes time."

After some further parleying, the deputation withdrew, disgusted at the doctor's want of local ambition. But the general liveliness in anticipation of the civic election smouldered and burst forth alternately during the autumn and winter of that year—memorable as being the last of Lakeville's inglorious subservience to Bulla.

Meantime the fine weather encouraged outdoor sports; and Lakeville youth upheld the honour of their town in a cricket-match with a picked team from Bulla. Also, at an agricultural show, in the yards of the latter town, Lakeville exhibits held the lists against all comers, as behoved animals fattening on the richest pastoral land in the colony. In April came the celebrated Bulla races, at which, I regret to record, Lakeville horses failed in their duty, and allowed showy strangers to win in most of the stakes. Plainly this favourite township was not without its share of agreeable excitement.

Finally, the bishop paid a visit to this corner of his diocese, creating a temporary *furor* in favour of episcopacy, and stirring up the faint preference which stands for Church feeling among us. When he preached, Lakeville Church was, of course, crowded. The choir on that occasion merged individual jealousies, and valiantly

supported Mrs. South, who was often left almost alone in consequence of wounded susceptibilities on the part of the various members. Trustees and wardens became zealous, even genial, in view of a successful financial result from the services and entertainment, presided over by the right reverend diocesan, who departed congratulating Mr. Veal on the happy turn parochial affairs were taking; recommending him to keep the people up to the mark, and trust in the certain reward of patient labour.

Edward Elton was absent on business with his brother when the episcopal visit took place, otherwise his lordship would have heard some plain truths, which might have marred the pleasant surface, beneath which it was, perhaps, wise not to look. When he returned, the enthusiasm had subsided, and Church affairs had fallen back to their accustomed state of hopeless muddle.

The district was not so prosperous as it had been. When people look about for directions in which to economize—Church, charity, and school naturally present themselves.

The latter has now been removed out of the range of private finance by a paternal Government, which insists on paying for the education of its young citizens. For our charities we find some equivalent in the form of lottery prizes, concerts, etc. Unless the Church can offer, at least, an approximate excitement, her claims are likely to be overlooked in these stringent days. Certainly we glory in the voluntary system, and since our Church is supported by it, we like to choose what she shall give us in return for our money; and when it happens that what she offers is not exactly to our individual tastes, naturally we withhold our money.

Edward Elton, coming down from the Guinham Wilds to his favourite home,

exploded annually upon this subject. He generally succeeded in straightening matters sufficiently to stave off a climax.

"It's thoroughly unsatisfactory," said he to Frank. "So long as two or three will keep things going, the majority do nothing. It's hard to take their responsibility, yet one can't see the Church go to ruin in one's parish. I hope, Carey, now you are here, you'll lend a hand. You are on the committee, I believe?"

"No; I never served in Church affairs. I would rather do what I can privately, as the doctor does."

"Fred is the best fellow going, and always ready to help, but he doesn't like to be bothered, nor to bother other people. He forgets how much stirring they need in parochial interests, and assumes that it's all right, until some day he hears that Mr. Veal hasn't been paid for ever so long. Jessie rouses him to inquiry; he gets angry with the parishioners, blows them up all

round, and ends by coming down with a cheque to supplement inadequate contributions."

"I believe you're about right," said Frank. "I recollect there was a row soon after I came. The Church accounts were in a horrible mess. I inquired into it. I was a stranger, and hadn't much experience of that kind of thing. There was a fuss, and Doctor South made up the overdraft on the Stipend Account; but there is no end of overdrafts."

"I know," said Elton. "I suppose you got stern about it all, in the interests of the bank?"

"Of course, that's my business. The bishop's visit helped the funds, however, and some money was paid to the Building Account. Then there's a Debenture Account, and a Schoolroom Account, and a Fencing Fund."

"Yes, yes; I understand the manipulation," said Elton. "When one account

becomes clamorous, we transfer a share from one that happens to be tolerably tranquil, and *vice versa*. It's a wretched system of compromise; and the unfortunate clergyman loses heart, and head too, in the worry."

"Mr. Veal is a good man," said Frank, "but he seems to have fallen into a sort of mechanical groove."

"How is a man to help it?" asked Edward. "He had energy enough when he entered his profession. I remember his plans, his personal exertions, his elasticity under discouragement, and sanguine expectations."

"He is very attentive to his duty," remarked Frank; "patient, too, and plodding; but I don't see much sign of elasticity or sanguineness."

"There can't be any left. It's pitiable to see spirit and energy worried out of a man. I've known young men take orders, full of high aspirations and a great deal of

spiritual duty; coming fresh to a parish, with the conviction that the Church sends them to instruct, comfort, and advise the people. A great mistake. They very soon find that the people are ready to teach them what to preach, and how to occupy their time—in fact, to arrange their lives. It becomes a continual struggle against narrowing pastoral work to a mere question of service and pay.”

“It looks a little like it, I confess,” said Frank; “every one considers himself competent to criticize a sermon.”

“Exactly. And a discourse which is fortunate enough to give universal satisfaction has fulfilled its mission: which is, that the hearers should be gratified. As to profiting by it, or acting on it, that is entirely outside the question.”

“Don’t be too sweeping, Elton,” said Frank; “we’re not all like that.”

“Of course I’m speaking generally; and you know I’m right. Didn’t everybody

admire the bishop? Didn’t they flock to hear him? Weren’t the congregation emphatic in their approval?”

“Yes. As the phrase goes, they ‘liked him very much.’”

“Certainly, his sermon gave satisfaction; but did it occur to anybody that a higher object was aimed at? When the hearers accorded liberal praise, no doubt they felt they had done their part.”

“You’re rather severe.”

“Is it not *true*? Has anybody exerted themselves a bit more than they did before? My dear fellow, I’ve seen the thing over and over again. It’s all very smooth and charming; everybody’s pleased all round. The dignitary departs; the parishioners feel they have done their duty, and rallied to their Church on the occasion of a visit from her chief officer. The poor parson shuts himself in his study a day earlier that week; he knows that comparisons will be made next Sunday; he has preached some hun-

dreds of sermons to the same people; the years have brought monotonous anxieties and few changes. In his circumstances it is difficult to be fresh and effective."

"It's a pity you weren't here, Elton, to dissipate illusions; but why did not Mr. Veal do so?"

"In the first place, it's no use; the bishop can't make things better. In the next, a clergyman doesn't like to worry his diocesan, whom he sees working and struggling with the difficulties of a disorganized parochial system, trying to carry out the idea of a *National Church* on the meagre basis of *Sect*."

The young men were walking home from the island, their guns on their shoulders, and several brace of wildfowl slung about them, when this conversation occurred. Passing the parsonage, Edward said—

"I shall ask Mrs. Veal to accept my birds."

They turned in at the gate just as Helen

opened the house door to let herself out. She did not observe them.

"Don't shut the door; I'm going in for a moment," cried Edward.

Helen gave quite a start.

"How preoccupied you seem!" said Frank. "What is the matter?" he continued in a tone of anxiety, seeing that her eyes showed signs of recent tears.

"Come away," said she in a low voice; "I've been a good deal upset. Where's Edward?"

"He'll follow in a minute; let us go slowly on. What is it?"

"I don't mind telling you; I'm sure you won't talk of it. I found Mrs. Veal trembling with mortification at the rudeness of Wales, who, it seems, has not been paid his account. Poor thing! she laid her head on the table and cried as if her heart were breaking."

"I thought last quarter's stipend was made up from that tea-meeting money."

"No; the man who put on the new roof insisted upon being paid, so Mr. Veal gave up to him for a while."

"He should not have done that, when he was indebted himself," said Frank.

"I don't think he knew," Helen replied. Mrs. Veal cannot bear to tell him; she is so afraid of lowering his mental tone by dwelling on their pecuniary necessities. She did not exactly say that, but I see that is what she means. It's difficult for a man to persevere in an independent, straightforward course, when he knows that the comfort of his wife and children depends on his pleasing the majority."

"You hear, Carey?" cried Edward, who had joined them.

"Of course, something must be done," said Frank.

"Yes; but do not mention what I have said," Helen repeated.

"Certainly not, though the disgrace rests on the parish. Mr. Veal has his rights."

"The Church ought to back her ministers. As to rights, they're virtually *nil*," said Edward.

"Anyway, you and I had better attend to this at once, Elton," said Frank.

"Come in to Fred, first," said Edward. "Imagine that poor woman going about with her burdens, afraid to let her husband share them, lest the sordidness that grinds her own heart should touch his!"

"If you had seen her piteous look!" said Helen. "It was quite an accident my surprising her. The door was ajar, and I went through to the garden; the servant told me Mrs. Veal was there. When I did not find her, I looked in at the study—the window was open—and there she was, trying for courage and calmness. Wales had just left her. I shall never like that man again," Helen added, quite viciously.

"He should have been civil; but the real fault lies elsewhere," said Edward. "A clergyman should be as free from pecuniary

harass as from pecuniary greed. Clerical luxury is an evil, but not a greater one than clerical impecuniosity. As I have often said, the man who is indifferent because he is independent, is likely to prove a time-server when dependent."

"That is what Mrs. Veal thinks; she tries to make light of her troubles before her husband," said Helen.

"It is very noble, but it may be carried too far; some day she will break down, and a double sorrow will come to him," said Frank.

They entered the doctor's house, and, after a consultation with him, Helen had the satisfaction of seeing a cheque sent to Mr. Veal, as from the parochial officials, with their compliments—a piece of politeness which, with the astonishing circumstance of the amount due being paid at once, excited Mrs. Veal's suspicions. Such a phenomenon had not occurred in her experience before, the custom being to pay

the stipend by instalments, generally flavoured with the information that it was hoped the remainder would be forthcoming, though at present it wasn't plainly seen how. Helen took care that Mrs. Veal should find no opening for referring to the subject, which was a relief to the poor lady herself.

Later in the evening, the doctor said, "Have you aired that crotchet of yours, Elton, lately, about a Central Diocesan Fund?"

"There is no need of me to air it. Circumstances have forced the same crotchet, as you call it, on several of our most thoughtful churchmen, and a motion to that effect has been made in the General Assembly. It was postponed until the arrival of the new bishop. You must admit," said Edward, warming on his favourite topic, "that the system under which the Episcopal Church has grown up here could not have been tried in more favourable circumstances—

a prosperous population; no seething masses to overtake; actively good men; a bishop who to great abilities added the weight of high personal character. His influence was great, his aims single; and, of course, no honest work is wholly vain. We see the successful results of a life's work in the fabric of the English Church built up and spread abroad in this colony, but we cannot shut our eyes to the unhappy spectacle of a number of isolated congregations, *religious municipal councils*, with all the local narrowness (and not half the local zeal) of secular ones, and a number of clerical mayors, chosen by the votes of the council, regarded as the servants of particular parishes, whose interest is to be the boundary of their sympathy."

"I remember what a battle my father had to get a collection for any outside object," said Mrs. South. "It was robbing the parish, or taking the money out of his own pocket."

"It's so everywhere," remarked Edward, impatiently. "The system has shown itself thoroughly unworkable. What's the use of a bishop travelling hither and thither, preaching eloquent sermons and giving sound advice, while the basis he works on is unsound?"

"But the Church has grown up under it, Elton. Look at our buildings, not only in towns, but following the population in all directions."

"They grew up under the State Aid System; also when the country was exceptionally prosperous. Even with that, how few of our buildings are out of debt! And then the clergy—that's where it tells."

"And yet many of them opposed that bill for a central fund," said Frank.

"Town clergy, I suppose," growled the doctor. "I should like to set them down in these scattered districts. Just give any conscientious man, who has the interest of the Church at heart, five years in some

parishes I could name, and see whether he wouldn't come round to the central fund."

"Do you think Lakeville is so very bad, Fred?" asked Helen.

"No. We don't bully or starve our parsons; we only harass them. I've heard of places where the bullying and starving process is carried on; we're not so bad as that."

"You saw those letters in the *Argus* last year?" said Frank. "I wonder the laity don't insist on a better organization, if only to rid themselves of the discredit now thrown on them."

"The staving-off process must come to an end before long," said Edward. "Perhaps we shall then begin again, with a real Church—a stronger, though smaller, one."

"Why don't the Hays come here?" asked Frank.

"The old people are Presbyterians," said Edward; "the young ones go to Bulla. Part of Tarne is across the boundary, you know. But Mr. Hay lends us a helping hand,

when there's a special pull. So do other Presbyterians; there's a kindly feeling here, on the whole."

"Talking of the Hays, how are your people?" asked the doctor.

"Well, thanks. I don't know when they are coming home," Frank answered.

This was before he had heard of his sister's engagement. He spent most of his evenings at the Souths' now. After Mrs. Carey's departure, the doctor had come down to the bank, and cordially pressed him to do so.

Frank had told himself that he must guard against indulging the desire to be near Helen; put on the curb, and hold the intimacy at his present point. His slender resolution, however, vanished before the doctor's warmth. As Mrs. Bond remarked, "Dr. South has a way wi' him, it's no use going against him; ye may argufy and object, but ye'll have to gi'e in, first or last." Frank felt that "argufying"

would be churlish. There was Edward, too; how could he turn his back on that friendship? So it became natural to see him at the doctor's dinner table, or driving the ladies on Sundays from The Wells, for which purpose he must go to the station on Saturdays, when they were residing there.

Mrs. Carey's absence was an unacknowledged relief to Mrs. South and Helen. She was one of those people who come out so agreeably on occasion that neighbours get periodical fits of self-reproach for not amalgamating with them more cordially; a charming acquaintance—the fault must be in one's self. Mrs. South and Helen meeting Mrs. Carey at the house of a mutual friend, and receiving congratulations on the vicinity of so delightful a companion, would have come home resolved to make a fresh start towards closer intimacy, and, finding they did not make much way, would blame their own lack of geniality.

Neighbours of this sort are rather an incubus, and one is apt to breathe more freely in their absence, being able to follow one's own inclinations, without a depressing sense of neglected duty.

In the rebound, Frank was made much of—a dangerous but delicious substitution for him, though he considered present delight cheaply bought at the cost of future suffering.

Grastown, Mr. William Elton's station, was the family gathering-place at Easter; his children were then at home for the holidays. The two elder sons were studying at the university, and Alfred Carr took a run up with them at this season. Dr. South was always glad to get a few days with his old friend (the elder Mr. Elton had come to the colony in the same ship with him upwards of thirty years before).

Grastown had been Mrs. South's home from her father's death until her marriage. Margaret had first met Edward there. To

Edward himself his brother's house was the home to which he had come when he left England. William Elton had been settled here many years then, and Uncle Edward was regarded by the boys as an elder brother. Helen liked Grastown for the sake of its inmates, and for the associations connected with it: Frank, secretly, because Helen was to be there; openly and truly, because he respected and liked its owner. Thus all were pleased at the proposal of the Easter gathering.

Frank had held back a little just at first, fearful of intruding on a family party, but his hesitation was easily overruled.

Mrs. Elton had said, "Of course you come with us, Mr. Carey?"

"William expects you," added her husband.

"As Mr. Lawson had his change at Christmas, we know you can leave," said Mrs. South.

"We're going in for a regular holiday,"

said Helen; "our Christmas was quiet, so we mean to have a jolly Easter."

"The tempting prospect is beyond my strength to resist," said Frank, with apparent lightness; he felt how seriously true his words were.

"And you're booked to drive," remarked the doctor. "If it's a holiday, I claim to be relieved; I've enough of handling the reins on work days."

Frank's heart beat high. Would Helen sit on the box? Of course not; the doctor would be there. But he was speedily reassured.

"I shall drive, Fred, as I did last year, when you were too lazy," said Helen.

"Settle it between you; I shall lie back in luxurious ease, with my wife and bairn."

"Well, Mr. Carey, you understand that I drive?" said Helen.

"And that I'm responsible for the safe transport of our passengers?"

"You don't doubt my capability, sir?"

"Not in the least, madam; I only claim to bear your responsibility," said Frank, gaily.

"Margaret and I will drive across from The Wells, and be on the look-out for you," remarked Edward.

Accordingly, on the following Monday, Mr. and Mrs. Elton returned to The Wells for a day or two, previous to setting out for Grastown.

It was the first time Margaret and Helen had been separated since the former had returned this year from Guinham, and Helen felt a little lonely, especially as Jessie was busy arranging for her short absence. She had several of her girls to see, and wanted to have her evening that week, as the visit to Grastown would break in on the following fortnight.

Frank met her coming out of one of the cottages, the afternoon after Margaret's departure. "You look tired," said he; "those close cottages are very hot this weather;

do come up the hill a few minutes to get a breath of sea air."

"I should like it," said Helen; "but I promised to write to Bulla, about a place for Mary Lambton after Easter."

"I'll ride down to the cross-post with your letter this evening, while you are at the school, and it will go just as soon."

"Very well; then we'll just take a sniff of the briny."

They walked briskly up the hill. "How refreshing!" cried Helen, as they reached the open and met the breeze. "It puts one in spirits."

"You have felt Mrs. Elton's going," said Frank.

"It's very silly. She was obliged to go. It's only for four days either. I don't think I'm exactly lonely; there's always Jessie and Fred; it's rather that one grudges every day, because the time so soon comes for their leaving again."

"I understand," said Frank. "It's a

pity that they can't be permanently at The Wells, for all our sakes."

"Yes, indeed. Edward is missed in the district, and nothing makes up for Margaret to me; but they will live altogether at The Wells some day, and meantime it's a great thing to see them every year."

"We never have enough of what we love. Somehow, the more one has the more one wants," said Frank, with a suppressed sigh.

"Don't encourage my covetousness," said Helen; "you should bestow a lecture on the grace of contentment."

"On myself, then. I don't know any one who would live so contentedly as you do in this out-of-the-world nook."

"Out-of-the-world nook? Dear me! you are very disparaging. I thought you liked Lakeville?"

"So I do; it's my world," said Frank impetuously, then checking himself; "but I can understand that it may be a little dull

for a young lady. We men have business to occupy us."

"So have I," said Helen; "and I'm afraid I'm neglecting it now. Let us turn. I feel all the better for the run—and for the scrimmage," added she, laughing. "As for you, it's my opinion that the report of the fancy ball has set you longing to share its glories."

Frank laughed. "That's right; 'scrimmage and argufy,' as Mrs. Bond says, if it does you any good."

"But you don't disavow the charge?"

"As if I need!" cried Frank. "Shall I come in and wait for your letter?"

"If you please. I won't be long writing it."

Helen finished her letter, and Frank went off with it. The foolish fellow must carry it next his heart because it came from her hand. As he rode along he fell to wondering whether she would ever write to him, and a longing seized him to hear his name

from her lips. Indeed, Frank at this time went about like a man in a dream. There were few disturbing elements at present in his home life. I am afraid he was growing self-indulgent.

That very night he indulged himself in calling at the doctor's, when there was not the smallest occasion, just to tell Helen that he had posted her letter.

The following Thursday was a fine day. Frank arranged to leave at noon. He had two clerks under him. Mr. Lawson, the senior, took charge; he had his furlough at Christmas.

The doctor's buggy was packed when Frank reached the house.

"Shall I get the horses in?" asked he from the French window of the dining-room, where the ladies were finishing luncheon.

"Fred will be here presently," said Mrs. South. "He's gone over to the consulting-room to give some final directions. Won't you take lunch?"

"I've lunched, thank you. How are your nerves, Miss South? Don't you shrink from your responsibility?" and he pointed to little Edward, crowing on his mother's lap.

"Take care," said Helen, "or I shall coax Andy to be my companion. He believes in my driving."

"There's the doctor," cried Frank. "I shall have the horses put to, and take my seat, to hold against all comers."

The party were soon ready—Mrs. South and her husband on the back seat, baby and his nurse opposite them; Helen on the box, carefully wrapped in light rugs; Frank by her side, happier than a throned monarch.

"That young fellow does enjoy his outing. It does one good to see his face," said the doctor to his wife. "I don't think he has had much pleasure in life."

"At any rate, he can enjoy very simple ones," said she. "Take care, Helen!" as

they turned a sharp corner, the horses a little fresh at starting.

Frank's watchful eye was on her. "Don't be alarmed, Mrs. South; it's all right," he said.

The horses soon quieted to their work. "You managed them splendidly," said Frank.

"Of course," replied Helen, laughing. "Besides, I'm used to Miss Bess's airs—they are only shams. Sort of young-lady affectations, you know."

"Airs and affectations must be natural, I suppose, for I observe animals have them as well as ourselves. There's my horse, now; he'll get up a lameness on the shortest notice, if he'd rather not go to a place."

"Yes, and dogs too—I've noticed it," said Helen. "There was old Nero, who died last year—my brother's dog; he'd as many shams as the cleverest man of the world among you."

"I'm not a man of the world," said

Frank. "As to shams—well, I suppose we all sham a little—perhaps most of all to ourselves, though I fancy we don't really deceive ourselves by them."

"I shall get out of my depth if you go in for mental philosophy," cried Helen. "Talking of getting out of one's depth reminds me of the first time we travelled this road; there had been some heavy floods, and the inn at the ford, where we shall stop by-and-by, had water-marks half-way up the parlour walls."

"Did you ever see a great flood?" asked Frank. "It's a sort of thing one can't imagine unless one has seen it. It seems so impossible that streets we've been used to walk in, and houses in which we ate, drank, and slept undisturbed for years, should suddenly change into restless seas. The little river, too, which we've seen flow calmly between its narrow banks, changing only in summer to a series of shallow pools—it strikes one as unnatural that it should, in

a few hours, become a rushing sea, sweeping away trees, houses, and machinery."

"You have seen a flood, then? I never did. One can't be surprised that people never believe in the danger until it is close on them. Fred lost a great deal in a flood, which swept over Mial—a mining place where he lived."

"The creek at Mial does get flooded; very curiously, too, from rains in the outside ranges, when there are none in the basin in which the town stands."

"You know Mial, then?" asked Helen.

"I've been there on bank business. We often get sent about relieving. It's almost a necessity now, I grieve to say, in the interests of the bank."

"How is that?" asked Helen.

Frank smiled sadly. "Don't you know it's almost a disgrace to be in a bank now? Scarcely a week passes without a case of embezzlement being discovered in one or other of them."

"It's very dreadful," said Helen. "I've often wondered about it lately. Is it the touch of gold that makes men thieves?"

"I hope not," said Frank. "As a rule, these cases are the result of weak principle and foolish extravagance."

"We've never had an instance in Lakeville, I'm glad to say," Helen remarked.

"There is less temptation to emulating the follies of richer companions."

"I wonder the banks don't keep a stricter check on their officers?" Helen remarked.

"One would think there were checks enough," said Frank. "Frequent relieving passes the books into fresh hands; yet these things are continually occurring."

"Were you relieving when you saw the flood?" asked Helen.

"Yes. It was at Norwood, which lies on the lower slope of a hill descending into a rich flat, lying between two creeks that flow into one another nearly at right-angles. The flat was often flooded slightly; but

people built on it, tempted by the richness of the soil. Besides, the opposite side of the creek bordered a large piece of low land, which carried off surplus water, so that the flat had never been dangerously flooded. When I was at Norwood this flat was built over. There were several cottages, and a good hotel, called the Belle Vue, which looked out on a smithy in front and the back premises of a flour-mill behind."

"As bad as Killarney," said Helen.

"Not quite; there are no associations about Belle Vue. However, when I was there, there had been a good deal of rain, and the flat was in an uncomfortable state of marsh—some of the houses almost like islands—and people were talking of removing to higher ground; but the rain ceased, and it was thought needless. The two creeks were roaring torrents, carrying down fencing, driftwood, straw, and the bodies of drowned cattle, sheep, etc. Still, when it left off

raining, people expected they would soon go down, and the inhabitants of the flat went to bed that night tolerably easy. About midnight, however, the rain commenced again, more violently than ever. The wind, too, rose, and it was very stormy. At daylight I looked out from the bank, which stood in the High Street, and commanded the whole flat. I don't think I ever was so astonished. There was nothing to be seen but water, and the roofs of submerged cottages, the upper story of the Belle Vue, and, in the middle of the torrent, the top part of the mill, in which I knew there were large quantities of flour ready for carting."

"What had become of the people?" asked Helen.

"My first thought, too," said Frank. "I could see that some were on the roofs of the cottages, and a good many had got to the upstairs windows of the hotel. How they were to be rescued before the water

covered their resting-place was the question; for Norwood possessed only one small boat. I called the bank manager, who sent me off to rouse the police. The one boat belonged to the mill. We now saw it crossing to a cottage, on whose roof were a man, two women, and some children. I found the police on the alert. One had fetched the boat, really at the risk of his own life; for the mill was fully a quarter of a mile from land now, and the current frightfully strong. To allow for that, the man had plunged in higher up, and swam out where the water was calmest. He managed to strike the current at the right point, and secured the boat; had he swept past the mill, nothing could have saved him. Do you know, Miss South," Frank broke off suddenly, "I've often thought of that fellow plunging into the eddying torrent in the grey, still dawn, with no one to admire his courage, or lend a helping hand, if the stream proved too strong for him."

"He was a true hero," said Helen, with enthusiasm.

"Yes; though the world has never heard of him. He saw the boat fastened to the root of a tree, which was many feet under water; the rope which held it was dragging it down. Making a dash for the tree, the brave fellow swung himself into the boat, which was on the point of sinking. Happily, the oars were in it. Hanging on to some branches, he managed to cast off the painter. In a moment the torrent swept him round; but he took to his oars, and worked himself clear of the strongest current into comparatively tranquil water. All this time he was alone and unwatched; now we saw him rowing to the submerged cottage, whence he fetched off a boatful of people. Norwood was astir then, and a crowd assembled at the edge of the stream to welcome his landing. He was completely exhausted; but we had the boat, and there were plenty of hands to man her.

Trips were made from roof to roof to take off the people. Some empty casks, fastened together on poles, with a few boards lashed on, made a raft for such goods as could be secured. The boat could not tow this, so we made fast a long towing-line. A row of men, standing in the water or on the tops of the houses, hauled up; then the boat carried the end of the line to another point, and so on, until as much as possible was saved. But with all our effort the loss was great, to say nothing of the discomfort and privation endured by individuals."

"And yet, I suppose, they have built there again?" said Helen.

"Oh yes; but I fancy they had a lesson in the value of drainage, sluices, etc."

"What's the subject?" shouted the doctor from the back of the carriage. "You appear mightily interested—give us the benefit."

"The subject is 'floods,' *à propos* of your first visit to the ford yonder, doctor."

"So you're awake then, Fred?" said Helen, turning round.

"I scorn the insinuation, even though tempted by your lullaby driving."

"What does Jessie say?"

Mrs. South laughed. "We'll call it meditating over Jack's letter, which I received this morning."

"How is he? Were there any more adventures?" asked Helen.

"It's odd you were talking of floods; Jack was detained by one on his return from Maitland."

"Very unusual so early," said the doctor. "Adventures don't lose by Master Jack's telling."

"This was not much of an adventure," said Mrs. South. "Jack had taken a mob of cattle to Maitland, and was on his way back, accompanied by a neighbour and Edward's favourite black, Mickey. The Manning was flooded when they reached it, and they had to wait two days. Then

Mickey proposed to make a canoe for the saddles and blankets, etc. They could swim the horses over, as it was pretty calm."

"Jack would be in his element," said Helen.

"Yes: and he's greatly taken with Mickey's ingenuity in canoe-making. He stripped off about ten feet of bark from one of the stringy bark-trees which grow on the banks of the Manning, removing it whole by forcing a stick between the bark and the tree, having first cut all round it. Then he bent up the ends to make a stem and stern, to keep out the water, managing not to break the bark by kindling a fire in each end as it lay on the ground; and got some green Kurragong bark, and knotted it for rope. The fire, meantime, had softened the large piece, so that he could bend the centre upwards, squeeze the sides inwards, and fold the intervening piece down on the centre. Jack says the heated sap had

softened the stiff bark, so that it folded like paper."

"You use steam for bending boards; it's the same principle," said the doctor.

"Discovered by accident, and applied from experience amongst the blacks, I suppose?" Frank remarked. "But how is it the sides didn't fall in, if the bark was so soft?"

"Mickey put a couple of sticks across, just at the two bends, sharpened at both ends, and bound all together with the Kurragong bark-rope. They got everything across safely, and swam over themselves; Jack tells the tale with great satisfaction."

"Now, Helen, we're near the top of this rise, put on a spurt," said the doctor.

Helen had been leaning back, listening to Jessie, who occasionally referred to Jack's letter for her information, the horses walking leisurely up a steep pinch.

"Are you tired?" asked Frank. "Would you like me to drive awhile?"

"I'll hand them over to you until we change at the ford," she said, giving him the reins. "Bess is beginning to flag; I dislike driving tired horses."

"Very well; you shall have the fresh ones. Elton will have them at the half-way stopping-place."

Helen lay back luxuriously, Frank driving on at a smart pace. "I don't know much about these natives," he said presently, "we never had many at Ribee. They had a tradition that if the tribe spent a night in our valley one of the number would die. The bank branches are, of course, in settled parts, whence the natives soon disappear."

"Margaret sees a good deal of them at Guinham. She likes them; says they are wonderfully quick, excellent mimics, and might be taught anything, if they were not so incorrigibly idle. The children like writing and singing very much. She has a school at the home station. I've seen

some of their letters to her, which would not discredit white children."

"I dare say Mrs. Elton's *protégés* are better taught than the children of splitters or selectors in scattered parts," said Frank.

"I am afraid, indeed, those are sadly neglected. Edward has grand schemes about Bush Missions; but more money is always wanted, I believe."

"Yes. At present the only thing is for every one to do as much as possible in his own neighbourhood, as Mrs. Elton and you do."

"Margaret says it's great fun to watch the blacks fishing of a night in those canoes that Jack talks about."

"They are rickety—easily upset, I should imagine," said Frank.

"Perhaps; but a native will stand upright in one, using his paddle or spear with great dexterity. Margaret tells me there are generally two of them. One manages the canoe, and keeps a fire blazing in it; the

other stands with his three-pronged, barbed, pointed spear, ready to strike any fish that approach, attracted by the fire. The black's eye is so quick, and his aim so sure, that he seldom fails to secure his prey."

"We seem to lose a good deal of that quickness with civilization," said Frank. "I suppose there are too many aids."

"One's avenues are more numerous, and diffused over a larger surface," Helen replied.

"No doubt concentration increases power," said Frank. "Then there's the necessity for constant practice. When savages depend for food on the chase, they are wonderfully expert with the spear; or, if fishing be their principal resource, the sea appears to be their natural element."

"Last year, when we were in town," said Helen, "Fred greatly admired a Samoan canoe, which was in the vestibule of the public library. He said it was as good as any European one."

"I remember it," said Frank; "its lines are perfect. The sharp bow gradually swells out, then tapers again, reminding one of a dolphin; the stern is some height above the water, that it may rise to the wave when running before the wind. Did you notice what a number of pieces there were, of all shapes and sizes, sewn together from the inside? Outwardly, all is smooth, and the outrigger gives great steadiness."

"I suppose, though, it would not be fair to contrast it with the canoes made by our natives, which are never intended for the open sea, only for smooth lakes and rivers?" said Helen.

"That is the extent of our aboriginal navigation, I believe. That's the ford, is it not?" said Frank, pointing to a small cluster of buildings by the side of a creek below, the bed of which was visible in many places.

"Yes; and there are the horses in that shady nook beyond—Mr. Elton's stable. He

camp there on his journeys up and down, and so do we."

"So you got tired, Helen?" said the doctor, lifting her from the box for a stroll on the grass, while the change of horses was being effected.

"Bess was tired, and I dislike urging her," she replied.

"You only go in for the agreeable, then. That's hardly fair."

"Mr. Carey didn't mind," said Helen, carelessly. "Is baby asleep, Jessie?"

"I think so.—We'll take him, nurse, while you get something to eat."

The party took refreshments standing—to stretch their legs, as the doctor remarked—and were soon on their way again.

As the sun began to decline, the broad, bare tablelands of Grastown came into view. Some fine trees, conspicuous in the distance from their local rarity, marked the entrance to the home station. The carriage had not proceeded far along the avenue

before Mr. Elton and Edward were seen holding the second gate open. Helen drew up there.

"Welcome, welcome!" cried their host. "Miss Helen, you're a sight for sore eyes! I've been watching for you this hour, my dear!"—to Jessie. "How are you, South? Mr. Carey, we're glad to see you."

The doctor left the carriage, and walked on with his friend to the house; Edward held on to the step until they stopped at the door.

The new-comers were quickly surrounded—Mrs. Elton and Margaret taking possession of Jessie and Helen; the children bringing up the rear, anxious to see if baby had grown, and exchanging notes in respect to him and Aunt Margaret's.

Alfred Carr and the elder boys went round to the stables with their uncle and Frank. Everybody was pleased.

"It's like a fresh home-coming, dear Mrs. Elton!" said Jessie, passing her arm through that of her hostess.

"And to me it's like getting my children round me again. William and I are so happy to see you here!"

Grastown was an old-fashioned station; that is to say, it had been occupied over thirty years. If the house could not be said to belong to any particular order of architecture, it at least represented progressive stages in colonial civilization—increasing family prosperity, as well as numbers. Originally a two-roomed hut, with an outdoor cooking-place, on Mrs. Elton's marriage it bounded at one stride to the dignity of a six-roomed house, round which a number of other buildings had since accumulated: bedrooms, bathrooms, and storerooms, kitchens and offices, and a large wing, of two stories high—the only stone portion of the building—the ground-floor of which made a fine dining-hall. It was an odd-looking series of roofs—sloping, pointed, and gable—with apartments in places where nobody expected them, entered

from covered-in verandahs, and having independent porches of their own.

Most of the rooms had several doors, and a stranger never knew exactly what part he might come upon when he opened one; in fact, the geography of Grastown House was puzzling on a first introduction. As you became used to it, however, the place grew on you wonderfully; it was so quaint and picturesque, with its masses of greenery framing-in the small-paned windows, and climbing to the top of its broad, shapeless chimneys. There was an air of freedom, too, and absence of pretension, which seemed to say, "Make yourself at home; we're homely people here, and like comfort better than show."

Mr. and Mrs. Elton loved the old, rambling house. It will never be pulled down in their days, and I don't think any of their children will consent to that, either. Perhaps, by-and-by, a generation will arise "who knew not Joseph;" and then the

Grastown Run will be glorified by a brand-new, fine-stuccoed mansion, elegant and convenient, and people will wonder how anybody could have lived in the dear, old, pretty, comfortable place.

The furniture suited the house; it belonged to the era when people, coming to Victoria, thought it necessary to bring their furniture with them—before furniture marts had ever been heard of, even in Melbourne, and when country people sat upon cases and used casks for tables. Mrs. Elton's furniture was solid, old-fashioned, and thoroughly English, with the exception of that in the dining-hall, which was Australian. The drawing-room, also, had been modernized to suit the tastes of the young people; but mahogany bedsteads of wonderful dimensions, with wardrobes to match, high-backed sofas, and roomy sideboards with ugly but elaborate carving, taxed the patience and cleanliness of housemaids in this warm climate.

Round the long dining-table, on the evening of the Souths' arrival, gathered a crowd of merry faces, making a pleasant picture of family life. The wide hall opened direct from a verandah, and ran along the length of the stone building. Round it were several deep recesses, two of which enclosed windows; the others were entrances to surrounding apartments. An enormous fireplace occupied nearly one side. It was now filled with greenery and flowers. Above it were ranged fire-arms, trophies of the chase, and stuffed creatures—birds and beasts of dubious genus. A snake's skin, too, most curiously marked—distinctly resembling the figures 8696—supposed by some to be the skin of the original Serpent (how or why imported hither, deponent sayeth not); others considered the curved lines of these figures bent themselves readily to ringed marks of the skin; at any rate, the resemblance was so close as to strike the most casual observer.

Before the fireplace lay a large rug of native cats' skins, exquisitely marked; a number of tanned kangaroo and opossum rugs almost covered the polished floor, which was of red gum. The furniture, of Australian manufacture, was of the same wood; large and heavy, not graceful, but preserving the air of coolness which pervaded the apartment. A handsome side-board glittered with crystal and silver; a sofa, evidently intended to match with it, looked oddly out of keeping with some light, modern cushions lying on it. Some good engravings, framed in native woods, hung on the walls. Heavy curtains stretched along the further end, screening the entrance from the offices beyond, and were reflected in a mirror opposite. Chairs of all sorts and sizes had been pressed into service for this occasion, the children being allowed at table in celebration of the visit. The legitimate occupants of the hall were the handiwork of a native genius; they

stood against the walls, with firmly planted legs, excruciating backs, and doubtful arms, all made of highly polished horns—illustrative chairs, in fact, typical of the bucolic interests on the station. A many-lighted chandelier hung from the ceiling over the table.

Mrs. Elton sat at the head, between Doctor South and Frank Carey; her husband opposite, with Mrs. South and Margaret on either side; their eldest daughter between Frank and Alfred Carr; Helen between Edward and young William Elton; boys and girls of various ages ranged between, some being schoolfellows of the younger Eltons, who had come to the country for the Easter vacation.

Miss Elton, a pretty and lady-like girl of eighteen, did not get as much attention as she deserved from her right-hand neighbour. Though he made periodical efforts at maintaining a conversation, he was in reality listening to Alfred's account of Pro-

fessor Leslie's last lecture, which had made quite a sensation in Melbourne.

"The professor was awfully disappointed that he couldn't get away," said Alfred. "He's booked for the Royal on Saturday, and for the Gallery of Science next week; but he's coming to The Wells, Edward, soon. He told me to tell you."

"That's right," said Edward. "Always glad to see him, when he can spare time for us."

Helen felt depressed at the prospect of this visit. She liked Professor Leslie well enough, but had lately become conscious of a shrinking from his society. It was somehow associated in her mind with John Hay and unwelcome proposals, evoked, as she fancied, by her own carelessness.

When Alfred so cheerfully assured them of the promised visit, she felt a weight on her spirits, which she did not shake off until they were all in the drawing-room.

Mr. Elton asked her to sing some of his

favourites; Mrs. South and Miss Elton joined. Presently, Frank and Edward were pressed into the service; duets, glees, and quartettes followed in quick succession.

"Now, Mr. Carey, that lovely 'Agnus Dei' for the last thing," said Margaret, as Mr. Elton was preparing for the short evening service.

"Will you accompany me, Miss South?" asked Frank.

There was a small organ in a recess at the opposite end of the room. The light there was dim; and Frank, standing by Helen as she played, felt the world shut out, and they two alone, breathing an atmosphere of harmony. His voice, full of the feeling that possessed him, lingered beseechingly on the notes, now dying away on the breath of prayer, anon rising again to fill the room with a passionate entreaty. He was not consciously thinking of his love, nor associating it with the sacred

words; yet, all unwittingly, the new life within him linked itself to the appealing fervour of the pathetic strain, supporting an undertone of intense yearning—a soul-wail drawing other souls to that compassionate Heart invoked by the singer.

Helen's delicately strung nature answered to the touch; her cheeks flushed, her hands trembled; she looked at Frank, as the last notes died away in lingering cadence. He did not observe her; his eyes were fixed on the music with a far-away gaze—blind, yet full of strange sight. She could not tell (he hardly knew himself) how completely his consciousness was saturated with the thought of her—how that thought linked itself with every holy feeling.

A moment's silence; a long breath drawn by some sympathetic listener; then Helen rose, and seated herself near the instrument. Frank appropriated the music-stool, and Mr. Elton's voice broke the silence, reading the evening service.

Cordial good-nights followed; then low voices from nursery and bedroom, and glowing, steady, lights emitted from dark figures on the lawn.

"What an expressive voice Mr. Carey has!" said Mrs. Elton, standing with Helen and Margaret in Mrs. South's dressing-room, where baby was installed in a cot, covered with dainty lace and shining pink stuff.

"I never heard him sing quite like that before," said Mrs. South.

"He was thinking of something far away. I looked at him," said Helen.

"In spite of his cheerfulness, I am sure he has a suppressed trouble," Margaret remarked.

"He doesn't like his people's absence at the Hays', for one thing," said Mrs. South. "It seems hard on Mrs. Carey, but I don't think she is exactly sympathetic with her son."

"Edward likes Mr. Carey exceedingly;

you may be sure there's a great deal in him," said Edward's wife, conclusively.

Helen rather resented this; she thought people might see there was a great deal in Mr. Carey without the seal of Edward's testimony, which Margaret considered the mint stamp.

"Well, I hope he'll enjoy his visit," said Mrs. Elton. "Go to bed, my dears; you are tired. I shall make a raid on those cigars;" and she signalled through a window at the end of the gallery.

Margaret accompanied Helen to her room, and lingered talking till Edward's step was heard; then she said good-night, but returned again for another last word and caress. She still felt as if her love for Edward had been a sort of treason against Helen; she fancied too that Helen's spirits were not quite so even as they once were, and hung about her more lovingly than ever.

When Margaret was gone, Helen put out

her light, and sat down by the window. The great stars shone above—a galaxy of glory. There was the Scorpion, meandering in his glittering lines across the heavens; the bright Belt, like a cluster of spirit eyes; the twinkling Pleiades, glowing and waning in changeful splendour; the solemn grandeur of the Cross, with its dark cloud and touching associations; here and there the steady light of a planet looking out in unchanging calmness, suggesting the unruffled serenity of the "Equal Eye."

The eternal eloquence of Nature penetrated Helen's soul, and quieted the strange excitement of her spirits. Memories of her childhood stole over her—of her mother, as she last saw her, lying pale and still, with the grey shadow on her worn features; of her father, who had left them long ago. There was Margaret and Fred, and the new lives bound up in theirs; and somehow the girl felt lonely, as an outsider, not sharing the inmost warmth of the lately kindled

fires. Helen was not given to introspection; she was too busy, and accepted the fresh interests that had come into her family life as her own. Occupied in the many claims made on her, she went on her sunshiny way, happy in giving loving service, and happy in receiving it.

To-night, for the first time, her own personality pressed on her, as apart from the common family life; individually, she stood alone, and a vague yearning filled her heart. She had never seen this aspect of her life before; she wished she had not seen it now, and charged herself with being ungrateful, unloving. Surely, jealousy was at the bottom of this—jealousy of Margaret's divided affection. Partial love had spoiled her.

Helen was more distrustful of herself than formerly. She had judged John Hay harshly. There was the professor, towards whom she felt repugnance, though he was so estimable and kind; Mrs. Carey,

too, and the girls—she did not get on with them as she ought to do, and now she was becoming discontented and envious. Tears came into her eyes; she felt mortified and humbled. Presently, she went away to her bedside, and hid her face in the coverlet. A few faint sobs, then quietness.

By-and-by the girl rose, and went to close her window. Heaven's lights twinkled more lovingly now, and seemed to wrap her in their tender sympathy.

"Day unto day uttereth speech; night unto night showeth knowledge," she whispered. "Yes, speech of a Father's love; knowledge of a Creator's power."

Helen lay down with hushed heart, dimly conscious of a new experience, but full of grave, sweet trust, and dreamt that she was a child again, resting her head on her mother's breast.

The "station folk" (as the country people called Mr. Elton's family and guests) half filled the little Bush church on Easter

Sunday. Frank wondered where the congregation would spring from, as he stood leaning against the fence waiting for the Grastown carriage; and watched the hasty flight of a big owl, who had incautiously taken up his abode in the leafy bell-tower (an old tree), whence he was unceremoniously dispossessed by the ringing of the church bell.

"Look at that fellow," said Edward; "he's swooping back to his native haunts, shrieking his objection to this intrusion of the supernatural. One can imagine him relating his experience to the primordial tribe. Advanced thinkers among the young ones will hint that a gust of wind wakened him suddenly, his nerves were agitated; hence the fancied movement and sound. The old traveller's testimony concerning that must be rejected; it is a supernatural interference with the law of trees unknown to the race of owls."

Soon groups appeared wending their way along the narrow Bush tracks—elderly women neatly dressed, and carrying carefully preserved books, which one felt sure had travelled in the regulation-sized emigrant trunk across sixteen thousand miles of ocean; men leading little children, whose costume suggested a recent visit from the Bush Jack, as the hawker who supplies the place of milliner and draper is familiarly called; lads (pelted invisible parrots, and bruising gum leaves, scenting their fingers with the aromatic odour), distinguished by a peculiar mixture of swagger and slouch in their bearing.

The clergyman appeared, now walking his horse by the side of a vehicle, then trotting along by a horseman, or stooping to speak to a pedestrian; he hooked up his horse to an iron ring, fixed in a corner of the wooden building. Other horses were fastened in like manner, or tethered to the trees; vehicles

drawn into the shade; and their owners filed into the church, which was well filled.

The simple earnestness of the clergyman, the decorous reverence of the worshippers, fitted with the natural surroundings of this primitive church. Shadows from the feathery trees danced upon the floor in the sunlight which shone through the open doorway. The tethered horses dozed in the shade (the herbage was too brown to make cropping worth while), and whisked their tails mechanically when the buzz of an enemy was heard.

Occasionally, the lowing of cattle or note of a solitary bird broke the stillness. Once a musical goat, attracted by the sound of the small organ, made a diversion in favour of her kids, for whom the shadowed building appeared to offer a cool resting-place. The old man who acted as vergers was, however, on his guard, being accustomed to these

inroads. Dogs lay sleeping under the vehicles; the branches of a young iron-bark tapped gently against the casement. The grand old Psalms invoking praise from mountain and hill, valley and stream; the terse simplicity of the prayer to the Creator of all; the swell of anthem and chant; the story of the Garden, sepulchre, and country walk on that first Easter afternoon—each and all of these gathered impressive emphasis from the scene. In after years it often rose to Frank's memory, when he found himself among an assemblage of rustling, fussy worshippers, within sound of busy feet, rumbling carriages, and the various noises of a large city.

On Easter Monday a coursing match came off, which was joined by most of the gentlemen in the neighbourhood. Both Mr. Elton and Edward had some fine dogs. The club generally turned out well. The weather was favourable; the country, open,

smooth, and clear of stumps, affording capital running. In a belt of timber on the edge was a stony patch, which tried the dogs a good deal, and worried thorough-going sportsmen. The doctor and Frank, however, rather enjoyed that scramble; they got a tumble or two in following across some water, and came home in high spirits and very dirty. The members of the club dined at Grastown, and made the evening hilarious—perhaps a little rackety.

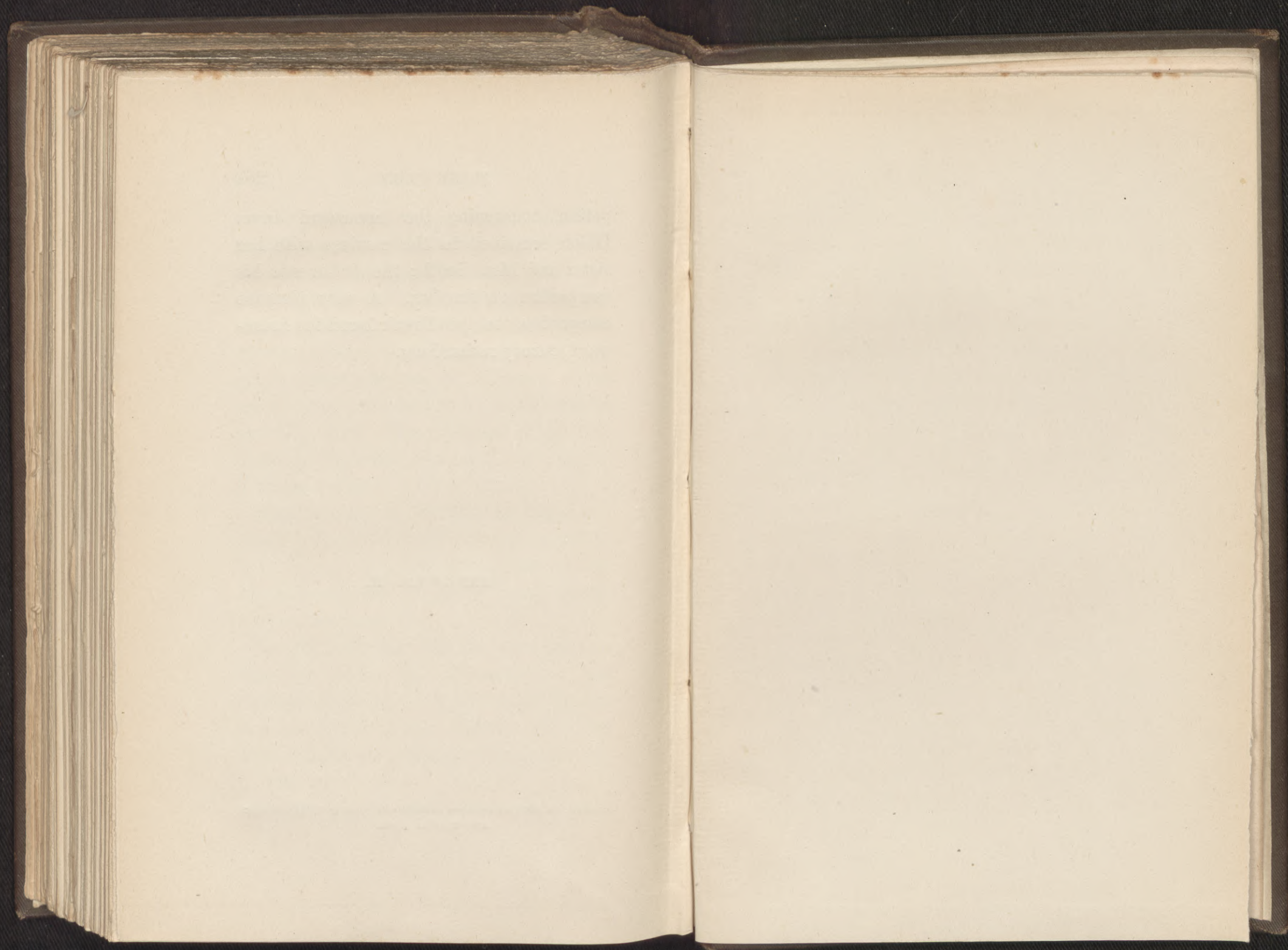
Next morning, at daylight, the doctor and Frank set out for Lakeville, not to return until Friday. To both of them the familiar township appeared singularly lonely during those intervening days.

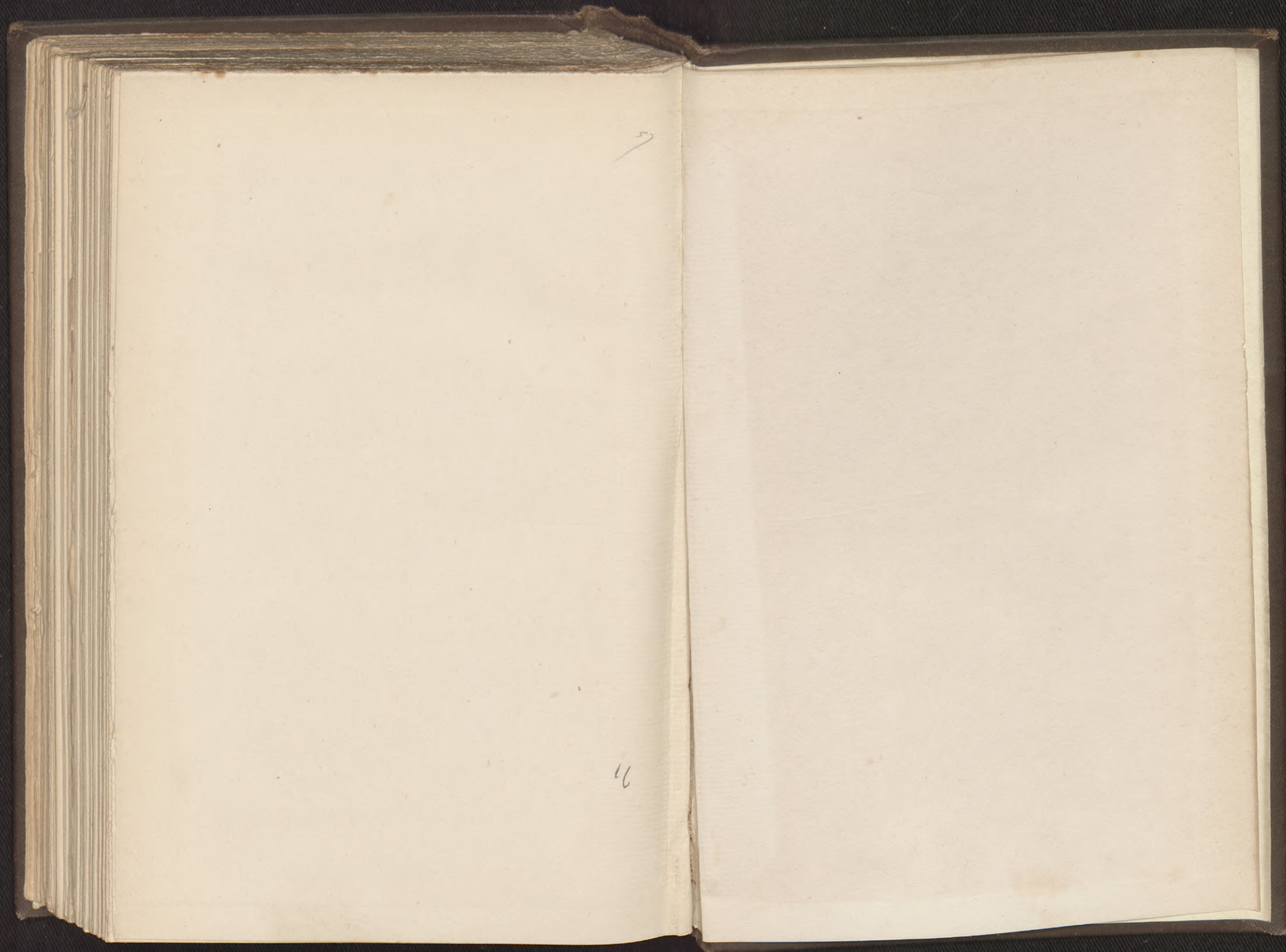
On the following Monday, the party at Grastown broke up. Edward, who had business in town, accompanied his brother and the young people thither. Margaret went to Lakeville, where he would rejoin her in a few days.

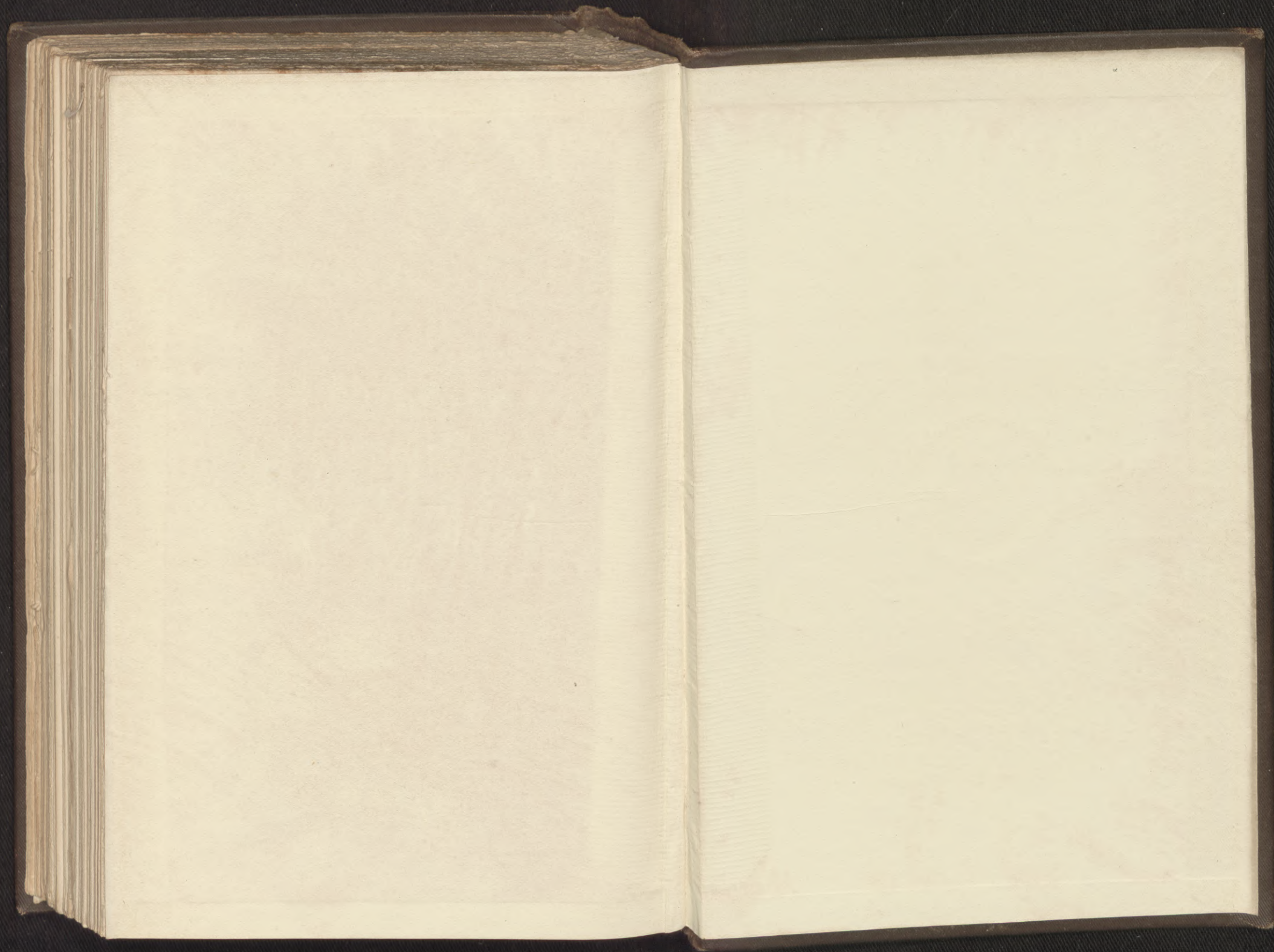
Frank was disappointed in his antici-

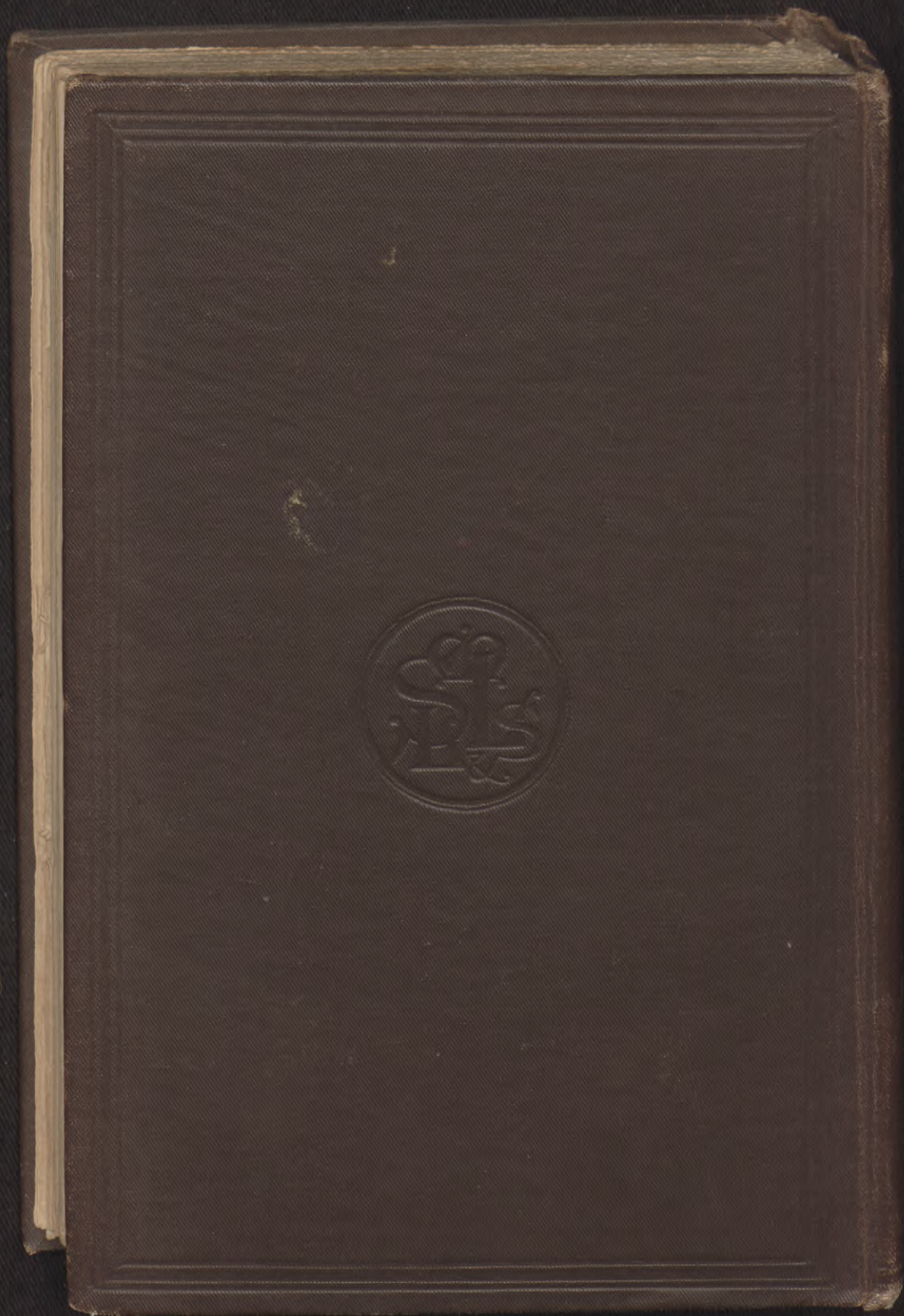
pation concerning the homeward drive. Helen remained in the carriage with her sister and Mrs. South; the doctor was his companion on the box. A very pleasant companion, too; yet Frank found the homeward journey rather long.

END OF VOL. II.









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FRANK CAREY.

FRANK CAREY.

A STORY OF VICTORIAN LIFE.

BY THE AUTHOR OF
"SKETCHES OF AUSTRALIAN LIFE AND SCENERY."

IN THREE VOLUMES.

VOL. III.

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PART IV.

(Continued.)

FRANK CAREY.

CHAPTER V.

DURING this Easter visit Frank had been regarded and felt himself to be quite an old friend, and from that time he took his place as such with the South family, either at the doctor's house or at The Wells.

When Edward Elton returned from town, he was accompanied by Professor Leslie. His coming was a surprise to all—not an agreeable one to Helen, though she had no tangible reason for her dislike.

Frank, coming over to see Edward that evening, was startled at the unexpected apparition; the professor's grave, handsome countenance seemed to him a portent of

evil—at least, of disturbance. He found it difficult to command himself sufficiently to return his cordial greeting.

"You take me by surprise, professor," said he, congratulating himself on the dusky twilight. "I ran over to shake hands with Elton—had no idea that you had arrived."

"It was a sudden thought at last. Though I intended to come up this month, I didn't think I could have got away so early. I made a push for the chance of driving up with Elton."

"Where is he?" asked Frank, looking about him.

"Margaret and he went down to the school to fetch Helen a few minutes' before you came," said Mrs. South.

"I must be back directly, so I'll go to meet them," said Frank. "Excuse me, Mrs. South; shall see you often, professor;" and he made his escape.

Walking down the street, he gained time to recover himself. The three were issuing

from the school-house when Frank approached it.

"Good evening, Mrs. Elton; good evening, Miss South. How are you, Elton? I've just come from the house," said he nervously, taking the bull by the horns, "and find Professor Leslie has arrived; he's looking well, and glad to be at Lakeville again."

Frank was rather overdoing his part. Helen felt offended at his remark, though there was nothing she could distinctly appropriate. Margaret rather wondered, and thought it was not in Mr. Carey's usual good taste.

"The country is a treat after Melbourne, I can tell you," said Edward. The dust was blowing hurricanes; it always does toward the end of summer."

"You had fine weather for your journey, though," said Frank.

"I saw some of your people yesterday afternoon," Edward continued; "ran almost

against Mrs. Carey as I was coming out of a shop where Margaret had sent me. Your not going down at Easter seems to have given offence; you were expected up to the last moment."

"I told my mother I should not come—that it was too far. Besides, not to mince the matter, I didn't wish to go," said Frank, rather savagely. He felt out of sorts, and couldn't help showing it.

"They appear to be enjoying themselves," Edward remarked. "I fancied your sisters had grown, but that may be the effect of town style in dress."

"When will they return?" asked Margaret.

"I heard from my mother yesterday; she mentioned early in June."

"A bad time for the country," said Margaret.

"Yes." Then, after a pause—"I hope neither of you are the worse for the scamper yesterday?"

Frank addressed both ladies, but looked at Helen.

"Oh no; I've felt in a glow ever since," she answered, laughing.

"I hear my wife has not missed me much," said Edward.

"Of course not. We were overtaken in a squall yesterday, and had to gallop for it—on the open beach, you know. Our horses would not have faced the gale if we had given them time to think about it. I don't know when I've ridden such a race."

"Not since that evening, some three years ago, when Andy gave me such a rating for bringing Miss Margaret's horse home in a lather," said Edward gaily.

"I really believe not," his wife answered, with a smile.

"How well I remember that evening!" said Helen. "Jessie had been with us to Bulla. How strange it all seems to look back on!"

"These things are ordered," said Edward,

"though the sequence of events is not plain to us." He drew his wife's arm within his as he spoke, looking tenderly into her face.

Helen felt awkward, she did not know why. Frank, more consciously, shared her embarrassment.

"I never knew *Miss* Margaret, yet her name is perfectly familiar to me," he said.

"To Janet and Andy it will always be *Miss* Margaret and *Miss* Helen to the end of the chapter, I fancy," said blundering Edward, a remark which did not improve matters.

A subtle sense of awkwardness was stealing over the party, Edward could not tell why; nor could either of his companions. Nothing had been said to account for it, yet there was an indefinable constraint. All were relieved when the lights in the doctor's house came into view.

"You'll come in, Carey?" said Edward.

"Not to-night; I'm very busy," Frank replied, making his adieux to the ladies.

"Halloo, Carey!" cried the doctor, coming down the path with his pipe in his mouth. But Frank was out of sight.

"What's the matter with Carey?" asked Edward. "He's not himself to-night."

"I think he is annoyed at the long stay his people are making in town," Margaret replied.

"It's no use his bothering about it," said Edward. "He had better let them take their own way, and make himself comfortable. I'll go over to-morrow, and urge that philosophy upon him."

But when Edward called at the bank next morning, he was told that Mr. Carey had gone to an agency lately established a short distance inland, which was under the Lakeville branch.

Frank had made up his mind to that step after his return the previous evening. He had tried to settle to his work, and found it impossible. The professor's dark face, Helen's earnest eyes, looked out at him

from the rows of figures over which he was bending; then he heard again Edward's "Miss Helen to the end of the chapter," or her musing tone—"How strange it all seems to look back on!" He could not command his thoughts; he could not force his attention. Pushing back his high seat, he rose, impatiently closed his desk, put on his hat, and locking the bank doors behind him, went into the open air, to take counsel with the stars or with his cigar. On this occasion it certainly was the latter, for he walked with his eyes bent to the earth, cogitating.

This kind of thing wouldn't do—that was clear. He had been indulging himself too far, and now found that *himself* was getting the mastery; he must resume the reins somehow. He had had a very happy time; peace at home, coloured by the memory and anticipation of delight outside his home. Ease and happiness did not suit him; he wasn't used to them, had not

strength to bear them. His resolution was weakened, his sense of duty was becoming confused; selfishness and folly were getting the upper hand.

Who does not know these arguments with self—that curious instinctive sense of duality within? Is it the contention of spirit and soul; or simply the strife between reason and passion?

Frank's *myself* and *I* were in decided opposition. He had fought a fair fight with circumstances and conquered; he knew something of the mastery will can gain over inclination. In the present conflict his *I* represented will, but *myself* represented something stronger than inclination.

In his early struggle with adversity the passionate forces of the young man's nature had scarcely been touched. Hitherto there had been little in his life to call them forth; he was appalled now at the glimpse he got of their power. Opposing suggestions crossed his mind. He could never hope to

win Helen; might such a possibility, lie at any time, in the future? He had no prospect of placing so rare a jewel in a fitting setting, yet there were heights to which youth and energy might climb. It was reserved for a worthier than he to awaken the inmost depths of her nature, and yet he had imagined tokens of fluttering life in an unexpected glance, a thrilling touch.

"I am a selfish brute," was Frank's final summing up, after he had deliberately re-examined his real position; being stimulated thereto by the persistent claims of a secret sympathy—or self-conceit, as he was willing to admit—which hinted at the possibility of his possessing the power to touch Helen's heart.

Supposing it were so, he argued, years must elapse ere he might ask her to share his home. A separate establishment for his mother would be a first necessity. What right had he to disturb the even current of her life, by stirring the pity and regret she

would feel if the knowledge of his unsatisfied yearning came to her? It would be an ill return indeed to make for the trustful friendship her family had shown him.

Arrived at this point, Frank resolved that he would apply to be removed from Lakeville, and take himself beyond the reach of betraying his feelings under some sudden temptation.

He could not stand by and see another bear off the prize; yet he acknowledged that the professor was worthy, if not of Helen's, at least of a good woman's love. He would win and wear this treasure; he could place her in a fitting sphere. Frank set his teeth, and clenched his fingers, walking very fast; yet he could not pick a quarrel with his rival, nor outwalk unpleasant conclusions. However, he succeeded in tiring himself, and went to bed with the determination of applying for a removal on the morrow.

In spite of trouble, youth and fatigue

asserted themselves, and Frank slept soundly; waking, long past his usual hour, from a sweet dream, indistinct, but pervaded with a sense of Helen. She seemed to stand on a beautiful unknown shore, crowned with flowers, he watching her, as he imagined, unobserved, when suddenly she took a rose from her coronet and held it towards him. His heart gave a great throb, and he awoke. Frank lay for a moment vainly trying to recall the sensation; broad daylight and sober reality had scared it. As he dressed he decided to go to the branch office that morning, and postpone his application for permanent change until his return.

Edward Elton was surprised that Frank had not named his intention, especially as Mr. Lawson informed him that business would detain Mr. Carey some days.

"It's odd that Carey did not say he was going," said he to his wife, after telling her what Mr. Lawson had said.

Mrs. Elton looked at him curiously.

"What is it, dear?" said he. "I see you have a thought."

"Surprising, is it not?" laughed Margaret. "My thought on this occasion, however, is rather a trouble; it came to me all at once last night. You remember the professor came to meet us at the gate with Fred, and Mr. Carey was off before any one could speak to him; but there was something in his face I never saw before, and it flashed on me that he cared for Helen."

"Whew, whew!" whistled Edward. "Give me time, my dear; it would be good, and it would be bad. One would like him; and yet I don't see how things would fit."

"It wouldn't do at all, Edward. Do you suppose he could take a wife to live with his mother? It's not to be thought of."

"I am afraid he has no private means; but he's an uncommonly fine fellow—good to the backbone."

"No amount of goodness or fineness, or

love either, could make the family amalgamation tolerable. I like Mr. Carey as well as you do, but he must not think of Helen."

"Perhaps you're mistaken, Margaret. You never guessed this before? Maybe the professor's pretensions, which are pretty plain, have set your thoughts in this direction."

"I don't believe it, Edward. Now the idea has presented itself, I wonder it did not occur to me before; there are many little circumstances I can recall which tend to confirm my suspicion."

"What, about Helen?" said Edward; "will she take the professor? I believe he would remain in the colony until we are ready to go home, if she made a point of it."

"He hasn't a chance. I've never spoken to her about it, but I can see that. I expect she will say something to me now, for I believe she sees his object. It was not an agreeable surprise when he appeared with you yesterday."

"Perhaps Carey objects to him also; that would account for his oddness last night."

"Very likely. If she refuses the professor, as I expect, we had better persuade her to go back to Guinham with us."

"We tried last year, but Fred did not like it, and Helen herself did not see her way to break up her engagements here," said Edward.

"I know. Still everything must be set aside where her happiness is involved, as it would be by any entanglement with Mr. Carey." Margaret said this decidedly.

"You don't think she cares for him?" asked her husband.

"No," said Margaret, after a pause. "I'm sure it has not occurred to her at present."

"Then there is no need for you to be anxious, my love. I see nothing in his manner indicative of any special regard; in fact, he's much warmer with you or Jessie. After all, you may be mistaken."

Margaret did not feel so sure of Helen's indifference; yet, when she asked herself why, she could give no reason. It was a vague misgiving, apparently without foundation, yet it forced itself on her when she reviewed the past few weeks. She perceived, however, that Helen had no consciousness of secret prepossession in Frank's favour. Last night she had appeared embarrassed, or rather oppressed (as Mrs. Elton believed), at the professor's presence. Margaret wished that his business was disposed of; it would help to clear up affairs, and simplify their course of proceeding.

Edward returned to her presently, saying, "Maggie, we'd better keep this notion of yours strictly between ourselves for the present. I would not speak to Jessie until there is something more definite to go upon. Now you have suggested this possibility, I shall be on the look-out."

Mrs. Elton was far from having implicit

confidence in her husband's penetration on such a matter, but she agreed with him as to the propriety of waiting and observing.

Edward considered that he exhibited remarkable tact when, staring fixedly at Helen, he remarked, in an ostentatiously casual manner, that Carey had gone away on business, and would be absent some days. The professor happened at the moment to be pressing Helen to accompany the doctor and himself on an expedition in search of some fine specimens of the kurra-jong tree, from which he hoped to obtain young plants. The relief she felt at the diversion made by Edward's remark was the only feeling Helen was aware of in connection with Frank's departure; she looked up brightly, and said—

"He did not tell us that he meant to go, did he, Margaret? How far is Bealba? I thought it was too insignificant a place to possess a bank."

Her remarks were made in a tone of

conversational indifference; she was really glad to direct the current of talk away from the proposed expedition.

"Bealba is about twenty miles from here; it is small, but there's a back country of settlers," replied Edward, satisfied that his searching information had gone straight to the mark, and that Helen would have shown more interest in the announcement if she had cherished a secret prepossession in favour of Frank.

Margaret smiled at her husband's transparent artifice. Helen was entirely unaware of his searching scrutiny.

The professor returned to the former subject. "I hope that you ladies will accompany me," he said. "We can leave the buggy when the forest becomes dense, and walk on."

"We might have to walk a long way," said Helen. "And I don't like a dense forest; I can't forget the snakes."

"There can be no danger this time of

the year; it's too late for snakes," the professor replied.

Mrs. South came to his aid. "If Fred thinks that wheels can get within a reasonable distance, we might all go," said she.

The doctor pronounced favourably, and the professor succeeded in carrying his point.

"It's an awfu' road for the wheels, sir," said Andy next morning, when he received orders to have the carriage ready. "I mind getting plants from there once mysel', but they came to naught here. The soil's too good; them kurrajongs want sand and rock. Mr. Leslie, he won't make them grow neither, I'll warrant."

Janet, who was sunning young Edward in the garden, came to the low hedge between it and the yard, holding her charge aloft "to see pappa and the geegees." The doctor held out his arms to take his son, and give him the ride for which he was crowing.

"Take care, sir," said Janet. "He's getting so lively, he's like to jump out o' one's arms."

"Put some tools in, Andy," said the doctor. "The professor may want to dig up some of the young trees."

"It's no manner of use, sir; they'll only grow where they takes a fancy, and that won't be in Mr. Leslie's flower-pot."

"At any rate, he'll know what they are like, if he has handled them himself. He is writing a book about the country, Andy."

"Sae I've heerd, sir, and I'm thinking the folk who read it will take Lakeville for a mighty big place."

"How so?" asked the doctor.

"The gen'leman seems to think this here's the main part; he's always popping up and peering about with them blue glasses o' his. My opinion is, that ta buik will be sae full o' us that folks will tak' us to be tha whole countree—as, indeed, I expect one o' us is to the stranger."

Andy sniffed the air in a contemptuous manner—plainly the professor was not a favourite.

Dr. South looked grave; he disliked changes, and did not see his way round the professor's question. He had discussed it privately with his wife, as Edward and his wife had discussed the kindred domestic problem. Mrs. South was of opinion that their guest was attached to Helen; at first she also thought that his attentions were received with satisfaction—as indeed they had been, until Helen became aware of their object. To lose her would have been a real sorrow to the family; at the same time, they could not but feel that regrets must be greatly lessened by knowing her to be in the care of one so worthy. Some day she would be sure to go, and it was not often that an aspirant so distinguished, and withal so congenial, presented himself; the family, therefore, had decided to let the matter take its chance.

"I shall make it a stipulation, though," said the doctor, "that she is not to be taken altogether from us."

"It will be time enough to make stipulations when we know that Helen will take him," Mrs. South had said.

The doctor caught at this loophole and tried to persuade himself the affair would end as similar ones had done. Andy's sarcastic allusions revived the disturbing presentiment.

"Andy, you're getting too sharp," said he with a sigh, handing back the baby to Janet.

"What's that about touching the apple o' yer eye, sir?" said Andy.

"Ay, ay, it's time to look about one *then*," remarked Janet. "And indeed, doctor, Andy's nae fool when he houlds his tongue," added the cautious wife in a qualifying manner.

From all this it may be seen that the professor's love affair was watched anxiously

by divers parties, and public opinion was decidedly in opposition. "A stranger, a foreigner, it was not likely Miss Helen would go with the likes o' him." John Hay's pretensions had been popular, but the professor was without backers.

The kurrajong ranges were interesting; so much so that the party forgot, for the nonce, their respective anxieties. These trees grow on stony heights inland, but near a river; the bare stalk springing upwards to about twelve feet, then commencing to branch out into a bushy tree, and growing to a height of about twenty-five feet. The root is exceedingly curious; at first a bulb, it expands in proportion to the growth of the tree. Dr. South measured one root, whose circumference was upwards of twenty-six feet; the force of the swelling had been sufficient to raise the earth round it into a circular mound co-extensive with the expanded root.

"There is a kurrajong in a valley of our

rocky ranges," said Edward, "which has displaced as it swelled fully thirteen tons of the stony soil. No one knows how it was planted. On that particular spot it stands alone, though there are some in the neighbourhood. A seed must have fallen in the cavity of the rock, where no one would have expected it to grow."

"These raised mounds strike one as very singular," said Helen.

"Don't you think they are of the wattle species? At least, they look like them at a distance," said Mrs. South.

"What a fine bushy shelter!" exclaimed the doctor, seating himself on the dais; "it's too late for ants, and the sand doesn't make a bad seat."

The ladies did not respond to the implied invitation; late as the season was, they had espied some energetic ants who objected to retiring early. They found a dry log further off, and surveyed the professor at work among his specimens from a distance.

Edward assisted him; and when they had procured several, they joined their companions on the log. Edward was telling the professor of the stunted kurrajongs in the northern ranges, where the bulb does not expand, but becomes a shrub with branches protruding from the root, never rising to any great height.

"Are you sure those are kurrajongs?" asked the professor.

"I believe so; climate and soil work surprising changes. Talking of that, have you ever seen our northern nettle-tree?" said Edward.

"I have seen some artificially raised plants, but not the wild growth.

"We have several on the station. Margaret never would believe they were nettles until one of the boys got stung."

"That was serious, indeed; much more so than the sting of our English nettles. It convinced me that the species is the same, though," said Margaret.

"By the way, English nettles seem increasing here," said Edward.

"Yes. I'm sorry to see it," replied the doctor, "I suppose the seeds come with English grasses."

"I've never been able to account for our remarkable variety. Perhaps the richness which stunts the northern kurrajongs stimulates the luxuriant growth of the nettle," said Edward; "it is quite a handsome-looking forest tree. I have seen them as much as sixty feet high, and of corresponding girth, with a heart-shaped leaf often measuring five or six inches across."

"Why should it be called a nettle at all? It does not appear to be at all similar," said Helen.

"The sting proves the kinship; its increased intensity is proportionate to the increased size. The leaf, too, is a little like, only it has no gloss or brightness about it—a sort of surly-looking leaf, which seems to warn you not to meddle with it.

The chief danger is from the young trees when the leaves are not above you, or from one just felled, before the leaves are withered; but the nettle-tree is so soft and full of sap that, when once cut down, it withers very quickly."

They rose as Edward finished speaking; and, soon regaining the carriage, returned home, laden with forest treasures, and well satisfied with the day's spoils.

But the professor's wooing did not progress. He could make no way. Helen was always busy, or surrounded by friends. She hoped he would accept her significant withdrawal from their former intimacy, and not press his suit.

"The professor is very persistent, Helen," Margaret had said to her one day.

"I'm glad you've spoken of it, Margaret," Helen replied, "for I want you to help me in making him understand that I had no idea of our friendship leading to this."

"You do not care for him, then?" said Margaret.

"Surely I have not led any one to suppose that I did?" asked Helen, distressed, and ever mindful of the John Hay episode.

"No, no, dear; only you were very friendly, and he is agreeable as well as worthy."

"Is he? I don't find him so particularly agreeable," Helen replied coldly.

"That settles the question," said Margaret. "I think you had better make up your mind to return with us, which will remove any awkwardness—perhaps avert it, even."

The suggestion grated on some sensibility in Helen. She felt hurt. Did her family wish her to marry this man? It was unkind—almost cruel.

"What is it, dear?" asked Margaret, for the tumult of emotion sent the hot blood to brow and neck, and Helen really looked angry.

"Professor Leslie will never be anything to me," she said. "I don't understand how

you could have desired such a thing. Are you growing worldly, Margaret, and becoming anxious on my account for an eligible settlement?"

"My dear child, no one is desirous of that—it would be a grief indeed to part with you—only we all respect the professor."

"That will do," said Helen, with increased irritation.

"You are not yourself, darling," cried Margaret, drawing her sister to her.

"I am quite myself. Naturally, I feel hurt," said Helen, with quivering lip.

"You mistake me, darling. Our only wish is to have you always, if we may," said Margaret, earnestly.

"That is what I wish," said Helen, hiding her face on her sister's breast. "I shall never leave you."

Margaret soothed her with loving caress, and the faint shadow which, for the first time, had come between them dissipated.

After this Margaret was generally at hand to aid or cover Helen's avoidance of their guest, though she was bent more than ever on inducing her to accompany them to Guinham. Mrs. Elton felt uncomfortable when she remembered her sister's irritation and unusual outburst of feeling.

"I don't see what you can do, my love," said her husband. "Carey makes no sign, nor Helen either. I've watched them both carefully. I should say they are mutually indifferent. You can't hint at this supposed attachment?"

"Of course not. I own there is no appearance of it; but it can do no harm to induce Helen to leave Lakeville for a time."

"Certainly not. I hope we shall accomplish that; it will make us all happy—except Fred. I don't know what he will say," continued Edward. "I do not think he or Jessie, in any degree, share your suspicions."

"No; but they know we have long wished her to come with us one season, and the professor's affair may afford an opportunity."

Frank re-appeared in his place at the bank, after a week's absence. He came now less frequently to the doctor's house, on the plea of business pressure. When he did join his friends, however, his manners were unchanged, except that he seemed graver, and rather avoided than sought Helen's society. He showed no inclination to interfere with the professor, and, whenever it was possible, accompanied Edward, who was a good deal occupied with station work just then.

While in Melbourne, Edward had found that he should be obliged to leave Victoria earlier than he had intended. He was already engaged in making preparations. Frank found that Edward's society did him good, took him out of himself, and fixed his attention on outside matters. The

preference he showed for his company was not a mere pretence, and Edward was really justified in his opinion that Margaret's fears concerning Frank's feelings were groundless. This, not because of any force Frank put on himself in his friend's presence, but because he honestly forgot for the time his secret sorrow.

Occasionally they rode up to The Wells after bank hours, spending the night there. The friendship between the young men daily cemented. Frank made the most of his opportunity, for he dreaded Edward's departure. It was his intention still to apply for a removal from Lakeville, but he postponed it for the present.

When Helen was actually engaged, and Edward gone, he would carry his folly and his regrets elsewhere, and fall back into his former habits of self-repression. Meanwhile he sunned himself in the pleasure of congenial companionship; he could not find courage deliberately to shut himself out from all.

Professor Leslie was not a man to be turned from any path which he had marked out for himself. His heart was set on winning Helen, if that were possible. He had come to Lakeville this time with good hope of succeeding. She would have got over her susceptibilities in reference to his former rival, and might, he thought, be disposed to a renewal of the earlier intimate relations which had obtained between her and himself. In connection with Frank the professor entertained no idea of rivalry; he had seen enough of him to be sure that circumstances precluded his entering the lists. He considered him too prudent and too practical to entertain the idea of marriage at present. In fact, Frank was in no way associated with Helen in the professor's mind, and now that he was again on the spot there was nothing to awaken the lover's jealousy. Frank was seldom at the house, and supposed to be chiefly Edward's friend. Yet the professor felt that Helen

held aloof from him more and more. He doubted of success; indeed, he divined that she wished to convey a negative, so sparing him the mortification of a refusal. He did not, however, feel it a disgrace to have vainly loved a good woman, and he was determined not to lose his chance of winning her through lack of effort on his part. His mind was better balanced than that of his younger rival. He knew that he loved Helen dearly, and that if she became his wife happiness would be secured, so far as true affection and sincere respect can secure it; at the same time he knew that he could live his life without her. Indeed, he felt that the present distraction of interests must be ended. Since he could not lure her to afford him an opportunity of making his proposal, he would plainly ask for one. He came to this resolution after a restless night, and when Helen was leaving the breakfast-room next morning, he followed her.

"Miss South, will you give me five minutes alone?"

Helen felt that the time was come. She was not surprised, but vexed, and she showed it as she turned to him. "Certainly, professor, if you wish it. I was just going to Jessie. I will return directly."

"Where shall I wait? I must see you alone."

She perceived that he would not be eluded. "If we cannot speak here, come into the garden;" and she led the way to a sunny walk at the side of the house.

"Dear friend," she said, looking away from him, "do not tell me any secrets; I am not good at bearing the burden of them. Some things are best left unsaid."

"I think I understand. You wish to spare me, but I must have a distinct answer. You know that I love you, Helen; can you give me hope that you will, at any time, be my wife?"

"I am very sorry," began Helen, "we

were so friendly at first. I never thought of this."

"Never mind; you are not to blame. Perhaps, after awhile, you might be able to——"

"No," said Helen, decidedly, "it would be wrong to withhold the truth. I have the highest regard for you; I think there is no one I esteem so much, and could love so well as my friend, but I can never be your wife. Indeed, I do not wish to marry. I have other things to fill my life, and am quite happy as we are."

The professor looked up quickly. "If that is all, you may change."

"Not in respect to my feeling for you. It is kinder to speak plainly. I appreciate the honour you have done me. It *is* a great honour. I wish I could respond as you desire, but I cannot compel my affections, or simulate what I do not feel. Let us now forget the subject," added she, holding out her hand.

He took it, and held it a moment. "Are you quite sure, Helen?" he asked, looking wistfully into her eyes.

She forced herself to return his gaze calmly. "Quite sure," she repeated.

He dropped her hand, and passed through the gate towards the forest. Helen went into the house, sorry, but not upset, as she had been at John Hay's appeal. She knew the professor had strength of character, and many resources which would come to his aid, only she was vexed to disappoint him. On a review of her conduct, she felt that she was not to blame on this occasion; directly her eyes were opened by her former lover's declaration she had sedulously discouraged the professor.

Margaret met her at the door. "Well, dear, I see you are troubled."

"It is a pity; why did he persist?"

"I suppose it is settled now?"

"Certainly; and it might have been settled with less pain to all concerned."

Doctor South was not surprised when his guest mentioned that he must return to town that evening.

"Won't you wait for the steamer, and I'll drive you over to Bulla?" he said; "a steamer is pleasanter than the coach."

"Don't ask me, my good fellow; I must go."

The professor was more disappointed than he had expected, and felt altogether much sorer than he would have supposed possible.

Doctor South held out his hand. "I am sorry," said he simply.

The men shook hands; they understood one another. I am afraid the doctor was a bit of a hypocrite; he certainly felt relieved that he should not lose his favourite sister. However, to manifest his regard, at some personal inconvenience he drove his guest to meet the coach that evening.

Thus the fears of Lakeville concerning its

distinguished visitor proved unfounded; and we may hope that Andy's misgivings respecting the limited area of his Victorian experiences will also be falsified.

CHAPTER VI.

AFTER the professor's departure, Helen's vivacity quickly returned, and the irritability so unusual to her vanished. Indeed, the whole family felt as if a cloud had been lifted. Margaret's doubts concerning her sister were somewhat lulled; nothing had as yet been said about her accompanying them northward; both she and Edward were reluctant to shadow present happiness by anticipating the parting which awaited them.

By tacit consent, allusion to it was avoided, and they enjoyed to the full the pleasure of one another's society. Frank's business pressure gradually diminished, and

he found himself able to frequent Dr. South's house, and join in the simple amusements which sufficed for the family recreation. Still he kept a strict guard over himself; and, unconsciously, a restraint, felt rather than perceived, grew up between him and Helen.

"What a fool I am!" had been his very decided judgment of himself the evening he met Dr. South driving his late guest to meet the Geelong coach at the branch road.

The professor had muttered something about important business; the doctor had been in a hurry—that was all Frank gathered, except the one absorbing conviction that Helen would not give herself to him; she was going to remain with them. Lakeville recovered its beauty, obscured of late by moral barrenness; they should all be happy together. Once more there would seem to be a reason for human affairs.

He could hide his yearning deep down in his own soul, and be satisfied with her society, so long as the prospect of losing it was not forced on him. It was only the unexpected relief which had sent the blood surging to his brain, and made him almost reel in the saddle, when he encountered his departing rival.

On calmer consideration, he acknowledged that his own position was in no degree improved by the professor's withdrawal. He anticipated nothing, but rejoiced in the present. Certainly he was a fool, but a very light-hearted one, that night.

Frank's temperament was elastic. He had acquired the habit of not looking far in advance. He did to-day's work, enjoyed to-day's happiness, and left a distant to-morrow in misty obscurity.

But the experience of the latter weeks had not been altogether lost; he saw his danger, and kept vigilant watch on himself. Gradually the rebound became less marked.

Days flowed evenly; the tranquillity of an autumn in the country associated itself with the calm of friendly intercourse, and soothed the young man's agitated spirits.

But the stillness was of short duration; Mrs. Carey's letter announcing Fanny's engagement came shaking Frank out of his quiet. He was astonished and dubious. Fanny was very young; did she really know her own mind? His mother, he knew, would not have urged her unduly; yet the glittering bait of wealth had been dangled before the girl's eyes. Had she been tempted by it, rather than by a personal attachment? He could not tell; his mother was satisfied—she wrote in high spirits. Then there was John Hay. With the thought of him came the recollection of his former regard for Helen; how would she take it? She always spoke so kindly, almost regretfully, of John; now, she would see that his readily transferred affections had not been deeply hurt.

Personally, Frank rather liked the young man; there was nothing against his character: he was good-natured and generous. Still Frank felt doubtful. He shrank from giving his sister's young life into his keeping, and held back the more because, disgusted and ashamed of himself as he was, this opening of relief from family responsibilities would recur to his mind. He put it from him again and again, fixing his thoughts on other considerations; yet it re-appeared continually from some unexpected point of view.

Before accepting this engagement as final, Frank wrote to his mother advising delay, and suggesting postponement for a year. He urged that Fanny would then be more assured of her own inclination, and John's constancy fully proved.

Until he received replies to these letters, Frank did not mention the subject in Lakeville. However, he soon found that the engagement was made beyond his power

of influencing in any degree. There was nothing left for him to do but to accept it, trusting his sister's happiness would be secured.

He determined to tell Elton, in order that Helen might hear of it first from her own family. Edward received the news with much equanimity. "I always said that young fellow wouldn't break his heart," he remarked. "Helen was correct in her original estimate of him. But I beg your pardon, Carey; I am sure I wish your sister and Hay every happiness. John is a fair specimen—as young men go. Once settled, I believe he'll make a worthy man."

"I hope so. I don't half like the affair, though—not that I've anything against him; but it's too hurried."

"The young people know their own business best, you may depend," replied Elton, beginning to see the advantages of the match. "Besides, you'd do no good

by interfering; there really is no reason; and these things are best let alone."

"I suppose so. All the same, I wish they would wait a year. I wrote urging that; but it seems it's no use."

"Of course not; it never is. Don't you bother; John will make a good husband. Your sister would not take him if she were not attached to him. There's Mrs. Carey, too—she knows. Come along with me, old fellow, and let the lovers please themselves."

"That they'll do, whether I like it or not; but I can't come up to-night. I must write my letters," said Frank. He shrank from being present when Helen first heard the news. So Edward returned alone.

"Where's Mr. Carey?" said Mrs. South. "He promised to bring that new chant for to-morrow." (It was on a Saturday that Frank received the final intimation from his mother, and informed Edward of it.)

"He's up to the eyes in a grand domestic

revolution. Great news! great news! How many guesses will you have? Helen, take the first try."

She felt a little startled; but Edward's manner reassured her. It was nothing bad, at any rate; and she was upheld by an unconscious trust in Frank, as if he were a sort of rock, which would stand firm, whatever happened. So she said confidently, "Let me have a good look at you, Edward," turning him to the light. "Now then, say it again."

"Great news! great news!" laughed he. "'Men have died, and worms have eaten them; but——'"

"Not for love," interrupted Helen. "It's something about—about John Hay."

"Tell us, Edward. I hope it's good. Is he going to be married?" asked Mrs. South.

"What has that to do with Mr. Carey, though?" cried Margaret.

"Has my quondam admirer succumbed to Mrs. Carey's fascinations?" asked Helen.

"Three questions at once. You're too quick for a fellow. Guess again."

"You are determined to make the most of your news," said Margaret.

"Certainly; we don't often get such a chance here. And then the prospect opening is thrilling. Imagine a fashionable wedding, a dozen bridesmaids, laces, silks. What was it the school children did for us, Margaret?"

Helen started up. "I've got it! I'm delighted; it's the very thing. They'll suit exactly, and be so happy. It will be convenient, and agreeable, and everything that's charming."

"What will? Mrs. Carey's marriage?"

"Pooh! it's Fanny. Of course, I know. Your news isn't such a surprise, after all."

"How you take the wind out of one's sails, miss!" cried Edward. "I believe you're jealous. What woman in the world likes to lose even a rejected lover?"

"Nonsense about 'rejected lover!' He

wasn't a lover at all; he only fancied he was. And I'm so glad; it will be all right now."

"I am surprised, though," said Mrs. South.

"And Fanny is very young."

"That's what Carey says. He doesn't half like it; but the affair is settled, I fancy."

"Why shouldn't he like it?" said Helen. "I believe John is very good-hearted, and now that he is really in love with Fanny, he'll settle steadily to the station. There's Fred coming; let us make him guess."

The doctor, however, was beforehand with them; he had heard of the engagement in the township, the report of it having reached Tarne from Mrs. Hay herself.

"Why, you don't look much like the forsaken one!" cried he, as Helen came dancing toward him with her "Guess Fred, what news?"

"Oh, you've heard," she continued.

"One never gets a rise out of you—men are gossips."

"Don't be slangish, miss," replied he, pinching her chin. "I suppose you want a monopoly of gossip. I think you're very unfeeling to rejoice at a man's falling into slavery for the second time in his life."

"Slavery agrees with men; it's what they're made for," said Helen.

"Take care, miss; the awakening prince will come some day and avenge our sex."

"Awakening? Somnolizing, you mean, if I may coin for the emergency."

"You little heretic!" cried Edward.

"Well, now! it was only last evening, when I came in from the school, that I found both you and Fred half asleep in your easy-chairs, your wives by your side, 'buried' (as somebody says) 'in the leaden coffin of domestic felicity.'"

"You saucy little thing! Am I asleep now?" cried the doctor, kissing her cheek.

"I owe you, too," said Edward.

"Good-bye! I'm going to write to Fanny at once, and congratulate her," cried Helen, waltzing out of the room.

"It's an immense relief to Helen," said Mrs. South, as soon as she was gone. "I know she has always been vexed about John Hay."

"Yes; I'm pleased too, for the lad's own sake," said the doctor. "He will settle now, and be a comfort to his father. Which Miss Carey is it, though? I never could manage to distinguish them."

"It is Fanny—the tall, handsome one," said Mrs. South.

"This will be a good thing for the Careys also," remarked the doctor, thoughtfully. "There's not too much cash there, and Hay has any amount."

"I suppose gentle birth on the one side goes against plenty of money on the other," said Edward; "anyway, it should tend to relieve Carey of some responsibility."

So the marriage was an accepted fact,

and when Frank came among them again he was duly congratulated; but he received their congratulations somewhat coldly, and seemed glad to avoid the subject.

Lakeville in general approved, but not enthusiastically. It was admitted that Miss Carey was better than a "foreigner," which stands for stranger in the local idiom. Still, she was not well known. "Mr. Carey, he has always the merry laugh and the pleasant word, but the ladies is rather uppish," was the verdict of the townspeople. They could not forget that Miss South had disappointed general expectation. On the whole, however, they hoped it would turn out right; already they begun to speculate on wedding probabilities, and the future residence of the young people.

When Mrs. Carey and her daughters returned, great excitement prevailed in Lakeville. Miss Fanny became a local heroine. (The Lakevillians do not interview remarkable people, but they find means of

approaching their favourites, and are not slow at forming their opinions.) The suitability of the proposed marriage was pretty generally admitted, and many happy prognostications ventured concerning it.

The Souths were among the first to offer congratulations and good wishes, which were received with graceful cordiality by Mrs. Carey. Clearly the fault lay on the other side, when neighbours did not get on with her. Mrs. South felt rebuked; Helen resolved sedulously to cultivate Fanny; Margaret was simply receptive and indifferent. She was much more anxious about Helen than about Fanny, and wished the wedding had been postponed until after their departure, because it threw fresh obstacles in the way of her plans for taking her sister with her.

The subject had been mooted at last, but the difficulty of breaking through engagements for so long a period, now that some result began to appear, was a serious objec-

tion. The doctor and his wife disliked the idea of Helen's going so far; they also saw, as she did, that her absence at the present juncture would seem like a slight to the Hays. Helen declared she would not miss the wedding on any account; she wanted also to help Fanny in her preparations.

Edward greatly wished Helen to go with them, though he could not bring himself to believe there was any reason for Margaret's misgivings. "Besides," said he, "this marriage will alter the complexion of family affairs with the Careys. Very likely Mrs. Carey will reside a good deal with her daughter; and Lucy is sure to marry. It's infectious, you know, my dear; how soon Fred and Jessie followed suit after us."

"Helen does not seem disposed to, though," said Margaret.

"No; therefore I can't see how you have got this notion. I am sure she is as bright and happy as possible; more so, I fancy,

than I've seen her before. And as to Carey, he makes no sign."

"There is nothing tangible, I admit," said Margaret.

"And if there were, as I was saying, there could be no objection to Carey himself. A better fellow doesn't exist; and he'll get on too, once he is less heavily weighted," said Edward, warmly.

"But he can't throw the burden on his sister's husband."

"He's the last man to do that kind of thing. Let us get Helen if we can, and leave the other affair to work itself out."

However, when the proposed visit came to be seriously considered, so many obstacles arose that all parties saw the advisability of waiting until next year.

"I should enjoy going with you," said Helen, with a wistful look at her brother, "and I will try to arrange it. One might manage with a little preparation. Perhaps Lucy or Mrs. Carey would help Mrs. Veal

and Jessie to keep the school going. Now you've put it into my head I shan't rest until I'm ready to carry it out."

"Mind, it's a promise, dear," said Margaret, meeting her husband's eyes, which telegraphed plainly enough to her—"You see there's no *arrière pensée* there."

So Margaret and Edward departed, and Lakeville for a while seemed very empty.

Helen missed her sister more than ever. "People say that one gets used to partings," she remarked to Fanny the day after Margaret left. "I don't find it so; it is harder to bear each year."

"Few leave such a gap as Mr. and Mrs. Elton," said Frank, who was near. "For my part, I can't imagine how I got on before I knew Elton; it is the greatest miss I have had since I was a boy."

Helen knew that he was alluding to the great break in his boyish life, his father's death. The warmth with which he spoke of Edward drew her towards him. "Then

you don't believe in getting used to partings?" she said.

"Not in the sense of becoming indifferent to them. As we grow older we get accustomed to a great many things which at first seemed impossible to bear. I don't think we feel them less, though; only suffering doesn't surprise us much. We are used to it." Frank's countenance wore a touching smile as he spoke, and there was that far-away look in his eyes which Helen had observed on a former occasion. You might have fancied he was making friends with suffering, gazing through and beyond it.

"What a dismal companion you are to-day, Frank!" said his sister. "Moaning about Mr. Elton won't do any good; and you'll make Miss South miserable, instead of cheering her up now Mrs. Elton has gone."

"You are right, Fanny; I believe I'm a selfish fellow. Now, Miss South, let us be merry. I vote that we drive out to see Mrs. Bond."

"And so *poor* Miss Margaret is away, and Mr. Edward, they do say, etc., etc.," commenced Helen, quite in the good woman's favourite formula. She stopped suddenly, shaking her head 'No, that won't do; I would rather talk about them quietly here."

"I wonder if I might tell you a secret," said Frank. "I don't believe it will hurt you. Indeed, after all, it's only a guess of mine; but Elton made a remark last night which rather countenanced it."

"After that preface you are bound to tell me," said Helen, laughing.

"Well, I've noticed several things—business arrangements, you know—which lead me to the conclusion that Edward hopes soon to withdraw from Guinham. I hinted this to him last evening, and he admitted that it was probable, but said he did not wish to tell Mrs. Elton until he was certain of not disappointing her."

"I'm so glad you told me, though. How

delightful it would be! Fancy them always near!"

"Yes; but you must not allude to it in your letters. I only wanted to help you bear. A little hope does one good some time."

"There, now!" said Fanny; "you need not have been so melancholy. We will go to mamma, Miss South, if you please; she wants to show you something in her room."

"I hope, Miss South, you feel equal to giving advice on these momentous matters. I fail shamefully—don't I, Fan?"

"Oh, you are so stupid. I don't believe you can even distinguish colours," cried Fanny, dragging Helen off.

Quite an intimacy had sprung up between the two girls. Helen was bent on being friends with John Hay's wife. Fanny was too young and too good-natured to entertain jealousy toward her former rival. She thought it lucky for her that Helen had not taken to John, and fortunate for him also;

he would be much happier with her, she was sure. This latter notion had originated with John himself, and was too agreeable not to be readily adopted by his promised bride. It was true, too; Helen had seen it sooner than he—that was all. John was so much absorbed in his present felicity that there was no room for even a tinge of embarrassment when he met his old love.

"You're a lucky fellow, John," said the doctor, shaking hands with him.

"Indeed, yes, doctor; and I mean to try and deserve my luck," the young man replied.

Preparations for the wedding progressed. Additions and improvements were being made to the homestead at a station belonging to Mr. Hay, which adjoined Tarne. Fanny's taste was consulted in everything; her mother was, in fact, the reigning architect.

The Hays gave a small picnic in a lovely nook of this further station. The guests

consisted only of intimate friends; and after lunch an expedition to the new buildings was proposed, when varying opinions were expressed in connection with the laying out of gardens, opening an entrance to the Bulla road, etc.

Frank had driven his people on this occasion. It was the first time he had visited his sister's future home.

Dr. South drove his wife and sister. They were reminded of the time when they had gone to The Wells Station to inspect the house preparing there for Margaret—"when Janet's shrewdness or stupidity betrayed me to myself and to William Elton," remarked the doctor. "'We count Miss Jessie one o' our leddies,' said she. I could have shaken her," laughed the doctor. He was talking to Frank.

"Instead of that she shook you. A moral awakening, you see," said Frank. "Janet is the best old thing going, worth her weight in gold."

"A characteristic encomium from a banker—but she deserves it," the doctor replied.

The ladies had gone on in advance, with Mrs. Carey and some friends. All admired the situation of the house; elegancies and superfluities which would tend to perfection were suggested—the running out of a conservatory from the drawing-room, making a croquet ground in a sheltered corner, and so on.

The day was enjoyable, and so were many others at that period. Life flowed smoothly again, and Frank felt every inclination to swim with the stream. He perceived that there were unexpected openings of brightness to be met with sometimes; and an undercurrent of hope—*not* acknowledged, but felt—set in, covering the heart-wound he carried within him. True, adverse currents threatened; puffs of a distant storm came up now and then. Perhaps, however, it would pass over; at any rate he might rest in the present calm.

A storm puff came up the day after the picnic. "I suppose, Frank, you are satisfied about Fanny now?" Mrs. Carey said, as they stood at the window watching the lovers setting out for a walk together.

"Yes; I see Fanny is happy, John too," said Frank. "I really believe it will prove a suitable match."

"Of course it will; I always knew that," said his mother. "But you must be aware, Frank, that such a connection as this has not been arranged without cost. In town I was obliged to incur expenses which would not have been necessary under other circumstances. A marriage always entails outlay."

"I suppose so," said Frank. "You mentioned in your letters that you were making purchases needful for Fanny."

"Yes; it was cheaper to procure them while we were in town; and though I was as economical as possible, I had to leave some debts, Frank."

"I'm sorry for that, mother. I thought

you said that last fifty pounds would be enough?"

"Well, it was not. There were expenses I had not calculated on; and there will be the breakfast, which we must have in Bulla, since the marriage is to take place there."

"I don't see why we need go to Bulla. I am afraid Mr. Veal will feel himself slighted."

"We must ask him to assist Dr. Helm. Tarne is in that parish, you know, and the Hays prefer Bulla—so does Fanny. We shall be expected to invite most of the visitable people round; the Hays have such a large circle."

"Don't ask more than you can help, mother. A quiet wedding would be in better taste, I think; we have not many friends here."

"But you would not like your sister to go to her husband under shabby circumstances?—the more so as she has no fortune, and he has behaved very generously."

"I hope Fanny won't be shabby, though we cannot attempt to compete with the wealth of the Tarne people."

"It is not a question of competing, Frank; it is the ordinary duty which devolves on the bride's family."

"If you mean the breakfast at Bulla, mother, I don't mind. We had better hire the large room at the Royal, and leave arrangements to them."

"Very well. I shall go over to Bulla so soon as the day is definitely fixed. It will be in the second week of next month."

"It's drawing very near," said Frank. "We shall miss Fanny; but it's a comfort she will not be far off."

"Yes, indeed, everything is most satisfactory. I hope, Frank, you'll bear that in mind, and make an effort that your sister shall go to her husband suitably provided."

"I don't understand you, mother. I thought we *had* made the effort, and that she *was* suitably provided."

"I told you just now there are bills; and more money is wanted."

"I don't see where it is to come from, mother; I am pretty well drained out for the present."

"You must get an advance. Surely you won't grudge the last thing you can do for your sister?"

"Not if I can do it. But, mother, you must know we have no property to fall back on. How am I to get an advance?"

"Oh, Frank, if your poor father had been alive, he would have found a way! He would never have allowed his daughter to take debts as a dowry to her husband."

"Take debts! What do you mean?"

"John would pay them; he is generous," continued Mrs. Carey, disregarding her son's question.

"John Hay pay our debts! It's not to be thought of!" cried Frank, taking fire at the mention of such an indignity—as his mother intended he should.

"Well, I don't see what else we can do, Frank," she said. "There are bills at — and at —, to say nothing of a few smaller ones, and all are clamorous. Fanny might repay the money out of her own income in a few months."

"Mother, don't hint at such a thing. I would rather beg or starve."

Mrs. Carey was silent. She was proud of her son, and her mother's heart stirred at this outburst of family spirit.

"Dear boy, I am grieved to worry you," she said at last; "but what can I do? After this we will be very economical, and all will come right. Naturally, Lucy will be a good deal with Fanny; and I can put up with anything. If my children are happy, I care for nothing else."

"How much do you want, mother?"

Mrs. Carey hesitated. She was harassed, and thought of telling Frank all; but she lacked courage, and fell back on her old habit of staving off. She considered that

safest, until the marriage was over at any rate; so she said—

“Fifty pounds will do for the present; the rest can wait.”

“Is there more behind?” cried Frank.

“You need not trouble about that. A little to save unpleasantness just now is needful. It would be very upsetting for me to go into the Insolvent Court; but John will not allow that.”

Frank groaned.

“Don’t, my dear,” said the mother. “It hurts me to hurt you.”

“Oh, mother, do pray consider! You don’t know how dreadful these involvements are.”

“Nonsense, Frank; it is but temporary. We shall tide over this difficulty as we have done others.”

She could not tell him that in her pocket, at the moment, were creditors’ demands for ten times that sum.

Frank felt plunged in a sea of perplexity.

It was not to be endured that John Hay should interfere; he must find means of paying these debts somehow, and hope to recover the strain when the present excitement was over. Under all was the dread of some climax which would bring disgrace on them. Frank shrunk from that beyond anything. To sink in the estimation of his friends, to be lowered in Helen’s eyes, to miss all the sweetness he had lately enjoyed—the bare prospect made a coward of him. He would not demand to know the worst. Assured that there was a worst—that his mother was aware of it—he fell into her plan of staving off.

“What else,” he asked himself, “could he do at the present juncture with any regard to Fanny’s happiness?”

I believe that was honestly Frank’s chief object. At the same time, he was conscious of being also influenced by a shrinking from disturbance of his position at Lakeville.

The money Mrs. Carey required was procured, the wedding day fixed, and all the preparations completed.

Mr. Veal consented to officiate with Dr. Helm. Miss Hay and Helen were to be the principal bridesmaids; six others had been found among neighbours. Mutual concessions in respect to costume and colour had been made. The younger ladies wanted pink; the paler wanted rose; brunettes thought a warm amber suited to the season; blondes preferred a delicate green. However, a compromise was arranged, which decided that a new shade of blue should be the prevailing colour. It would not be too glaring, should the day be sunny, nor too cold-looking for a dull morning; moreover, it would harmonize with the maize satin, in which the mothers of the bride and bridegroom were to be arrayed.

During these final preparations Frank drifted helplessly—to what he dared not ask.

His mother's countenance was anxious, and often clouded. He knew she had many letters from town; he saw the struggle with a secret fear.

That the wedding should be over was her absorbing desire now; and Frank began to share it.

He did not know what he dreaded; but he was sensible during those last few days of living under a suspended sword.

Fortunately, most of the party were too busy to be keen observers

CHAPTER VII.

THE eventful morning broke bright and clear; the blue waves of the Southern Ocean danced in the sunlight, as wooing the balmy breeze which played on their surface. How naturally we regard the smiles of Nature as auguries of good! A bright day will beguile even sadness of its gloom. How much more will it impart elasticity to joy, and make gladness to partake of its own warm colouring!

On John Hay's wedding-day the town of Bulla wore a holiday aspect. Bunting fluttered in the breeze, and the inhabitants were not sparing of powder. In fact, everybody was pleased, and determined to make

the occasion a district festival. At Tarne, Mr. Hay had been liberal in providing feasts and amusements for all classes; and in the town the means of rejoicing were not wanting.

The bridal party were jubilant as the day, its outward brightness being a true reflex of the brightness within. Friends in Bulla had not been slow to testify their interest. The church was tastefully decorated, its open chancel being gay with flowers and evergreens; an arch of myrtle, with bundles of sassafras, enshrined the central figures; light streamed through the richly stained windows, and shot the bride's white robes with hues of rose colour and gold. A large company of spectators assembled, for the Hays were old residents and much respected, and young Jack, as he was familiarly called, was a favourite with the townspeople. The Careys were less known, but Fanny's beauty was in itself a passport to public favour; and as the party left the

church, good wishes and hearty congratulations were uttered on all sides.

The guests adjourned to an elegant *déjeuner*, presided over by Mrs. Carey and Frank. The latter had lashed himself into almost reckless spirits, and was the life of the company. Helen was astonished at his readiness of speech, and the sparkle of wit that glanced hither and thither as he did the honours of the entertainment; but she did not like the tone of his laughter.

The doctor, too, looked at him a little curiously, and decided that Carey felt the parting with his sister, and was overdoing his jollity to hide natural regret. No one else remarked the change in Frank. Mirth and gaiety reigned supreme.

Old Mr. Hay made a speech for the first time in his life, and was altogether out of order in supporting Dr. Helm's proposal of the bride's health. John Hay returned thanks, and proposed Mrs. Carey's health, coupling Frank's name with hers; where-

upon Frank returned the compliment by giving Mr. and Mrs. Hay, of Tarne, as a toast. Then came the bridesmaids and the clergy, proposed by Dr. Helm and Dr. South respectively. Finally, Frank wound up by a lively speech in honour of the bachelors present, after which the bride disappeared. Then a carriage and pair came round, and "the happy couple" departed.

Mrs. Carey and her son were the last to leave. Lucy had gone home with Helen, who had petitioned that she should spend a few days with her. Frank scarcely spoke during the drive. A drizzling rain was falling, and Mrs. Carey sat well back in the buggy, cold and silent. The play was played out and the reaction had set in. Though there was solid satisfaction in the future, the near present was the reverse of encouraging. Moral sensations continued in harmony with the physical world; the penetrating drizzle and chill gloom of the evening contrasted painfully with the clear

air and brilliant sunshine of the morning. Let us hope that the bride and bridegroom had passed beyond the region of mist and cold, carrying with them the cheerful brightness of their wedding morn.

It was dusk when the mother and son reached Lakeville. After setting his mother down, Frank drove round to the stables. Mrs. Carey entered the house alone; instantly her eye fell on some letters lying on the hall-table. Taking them up, she made her way to her own room, where she stood awhile, turning one over in her hand before opening it. The writing was unfamiliar, but the envelope, bearing the name of a well-known legal firm, hinted only too plainly the nature of its contents. At last she seated herself to read, with an expression of dogged resolution, becoming very pale as she did so.

The letter informed her that the firm were prepared to institute legal proceedings for the recovery of their client's claim against

her, unless by return of post the amount were liquidated. The debt in question was a large one, being the balance of an account which had been open for many years between her and a wholesale and retail house, importers of various kinds of fancy goods. Moneys had been placed to her credit from time to time, and fresh liabilities incurred, until she scarcely knew what she owed. When pressing demands were made, a few pounds had been sent. The sum total against her was startling; but worse was behind, for she knew that movement on the part of these creditors would be the signal for similar pressure from others.

Thank God, Fanny was married! Nothing could undo that. She had achieved her object; and yet the falling of the blow on this very day seemed an aggravation of her trouble. Pride and good feeling alike combined to make her shrink from appealing to her new son-in-law; that would be an unutterable mortification to

Fanny, and painfully injurious to her position in her husband's family. Some other plan must be thought of. It would be hard indeed if ruin came in the very face of prosperity.

Apart, too, from delicacy of feeling in reference to the Hays, Frank's position would, she knew, be seriously affected, should her involvements become public.

Mrs. Carey sat for some time considering, then rose and, with an expression of concentrated purpose on her handsome features, descended to the dining-room.

"Has not Mr. Carey come in?" she asked of the servant, who was arranging the table for dinner.

"He begged you would not wait, ma'am, and gave orders that he was not to be disturbed, as he has important letters to answer by the evening mail."

The mistress made no remark: she was not sorry to be alone a little longer. Dinner was quickly despatched, and she

sat listening for a moment in Frank's private room. Presently, the door opened, and she heard his step in the hall. "Don't go out, Frank; I want you," she exclaimed hurriedly.

"I must run to the post. Shall be back directly;" and he was gone.

A shade passed over the mother's face; but she sat motionless, only her fingers twisted tightly together, as in the tension of still listening.

Frank returned, walking languidly, and lingered as he turned the handle of the door. Standing with it in his hand, he said—

"Mother, if you don't mind, we might avoid discussing anything to-night. You are tired, and I'm a bit overdone, too. I shall recommend bed for you, and a walk for myself." He spoke quickly, trying to hide his nervousness by a light, jesting tone.

"No, Frank; what I have to tell you

won't wait. I was in hopes it might. To-day, of all days in the year, it comes hardest; but it has come."

"What has come?" said Frank, closing the door and approaching the table, near which his mother sat.

"It is better for you to know the truth," she said, pushing a pile of letters towards him. Uppermost was the lawyer's missive.

Frank ran his eye over it, apparently without taking in its meaning. He looked up with a vacant stare; then a shiver ran through him. He set his teeth, and again read; this time slowly, and as if he found a difficulty in attaching a meaning to the words. When he had finished, there was a moment's silence. The young man was gathering himself up, as it were. "Is this true?" he said at last, in a hard, passionless voice.

"Yes. There is more behind," replied the mother, equally laconic.

Mechanically Frank unfolded the other

papers, placed them aside, glanced again at the first, with trembling finger noted memoranda on its envelope, referring back to its companion documents.

"Of course, you know what this means?" said he at length.

"It means that we must make a grand effort to——"

"It means ruin—absolute beggary to us all!" interrupted he, in a low, stern tone.

Mrs. Carey attempted to speak.

"Hush!—unless you can unsay what you have said. You are really indebted to this amount? Then you and Lucy must be pensioners on Fanny until I can find other work."

"But, Frank, you are not going to throw up your position in the bank? It would be madness."

"The bank does not keep insolvent managers," said Frank, recklessly.

"My creditors cannot come on you," urged Mrs. Carey.

"A mother's disgrace falls on her son. We must give up all; it will not go far, but it will do something. Oh! mother, mother, how could you?—and all these years, too!—how could you deceive me so?"

"Frank, you will break my heart. I never meant to deceive you. My debts are not yours; I always hoped to pay them. Indeed, Frank, we can do so, if you will be reasonable. Now that Fanny is so well married, we can never be so poor again."

"Did we sell Fanny for John Hay's money? We must press for immediate payment," said Frank, bitterly.

"How can you, Frank? Only think of your sister! Will you humiliate her in the eyes of her husband and his family? The position she takes up now will affect her whole future."

Frank stared moodily into the fire. He scarcely heard his mother. Wounded pride, anger too deep for words, betrayed con-

fidence, shattered happiness, seethed and struggled within him. Memory and anticipation stimulated the mental turmoil. The sacrifices of his youth, the labours of his manhood, the hopes of his heart, all wrecked—all vain. Nay, these never had been. A welcome sham had lulled him in a false security. The mask had dropped, and naked ruin stared him in the face. That meant an impassable gulf between Helen and himself. Beneath his anguish and dismay, this unspoken consciousness added the last flavour of bitterness.

His mother touched his hand. "My boy, my boy, for the sake of your father's memory—in his name, I entreat you to be reasonable. Don't turn away; don't destroy my success! Hear me, Frank; I command, I adjure you!"

"I've heard enough, mother. What is the use of talking? there is but one thing to be done."

"Yes; there is but one thing to be done."

That is, to smooth these difficulties until Fanny returns. It is folly to throw away all we have gained. We must avoid exposure now, and not bring discredit on our new connections."

"You should have considered that before. It is too late to avoid discredit now. Give me the papers; I will try to avert disgrace, and make the best terms I can. We can but give up all we have."

"That is mere folly, Frank, and entirely unnecessary. If you will only be calm, you will see, as I do, that it is your duty to stop proceedings by a temporary advance."

"I cannot get any more advances. The two last were made on my personal security. That's no longer marketable."

"Will you ruin us all for a mere chimera, Frank? The bank will advance. Why should it not? it's the ordinary course of business."

Frank shook his head. "Not without security, I tell you; and I've none to offer."

But Mrs. Carey proceeded.

"Don't mistake obstinacy for duty," she said. "A loan for three months will save us all. I solemnly swear that I will give you back the money, with usurious interest, within three months. Even in less time," she continued vehemently, seeing no change in Frank's face—"directly Fanny returns; she has means at her private disposal. Why should you publicly disgrace her, and needlessly too?"

"It seems that you will not understand, mother. I have no——"

"It seems that *you* will not understand, Frank. The means are in your own hands; you do it every day; why are your own people to be the only ones the bank cannot——"

Frank started as if he had received a blow.

"Good God! do you know what you are saying?" and he rushed from the room.

He felt giddy and sick; the floor seemed

to move beneath his feet, and he was obliged to support himself by the railing as he left the house. After a while the cool night air revived him, though the power of thought seemed gone, and he stood helplessly, a target for varying emotions.

Presently his eye caught the light in the bank windows; he had left it when hurrying to the post, and had since forgotten all about it.

Now opening the door of his private room, he passes from it into the bank, carrying some papers, which he had intended earlier in the evening to deposit in the safe. Unlocking it, he lays the documents in their place. A pile of sovereigns catches the ray from the lamp on the desk behind Frank; they glitter and sparkle, seeming to move and multiply before him. Surely they are living things, powerful, almighty? They can spare him and his the mortification of asking help from the Hays; they can give him back credit, position, hope; they

can save the family honour. Surely they are omnipotent, and he is their master. As his mother had said, he lent them every day at far less cost than he would give as a borrower now. Who could be injured? No one need ever know, and he would repay the loan a hundred-fold in energy and in service.

Rapidly such thoughts pass through Frank's mind as he gazes on the tempting heap. "Duty," some demon whispers, "has various aspects. The strong man forces circumstances—is not forced by them." The glittering lever of circumstances looked stronger and brighter than ever. Frank's hand closes on the heap as he withdraws it from the safe. The metallic coldness, increased by contact with his burning palm, sends a shiver through him, and the sensation associates itself with Helen's words, heard long ago. What had she said? "Is it the touch of the gold that makes men thieves?" "A thief!" The word rings

in Frank's ears as if echoed by a thousand thunders. He drops the sovereigns; they all fall to the floor, a fiery shower hissing the opprobrious epithet from corner and cranny as they roll. The horrid brand is written in blazing characters before his eyes; it resounds in the air above him, and issues in reproachful whispers from the ground beneath.

In great crises humanity instinctively invokes the sacred Name. For the second time that night the cry of Frank's soul went upwards—"God help me! God help me!" and, laying his head on the desk, his strong frame shook beneath the violence of the sobs which burst from his overwrought heart.

It was Nature's outlet. I think, if it had not come, he would have lost his reason. For awhile the young man wept more bitter tears than the boy had shed by the side of his father's cold form, as it lay in its last strange bed.

By-and-by the sobs came more gently, and Frank looked up. He steadied himself a moment; then, with bowed head, covered his face with his hands. There was more of thankfulness than of remorse in his soul's appeal. A shadow as of some great terror clung about him, though he was very calm and his firmly closed lips indicated fixed resolve.

He collected the scattered gold, compared it with some memoranda, counted it carefully, closed and locked the safe methodically, extinguished the light, and went to his private room. Here he wrote two letters, sorted out some papers, including those his mother had given him, placed one letter on his desk, and went out, securing the door and taking the key with him.

Mrs. Carey, listening above, heard his movements. She had retired to her room, but not to bed; sitting in the dark, or groping on the stairs, she waited till Frank should retire. The front door closed softly

before she was aware; she called, but he was gone. Again she stole back to wait and watch.

Meantime, her son had taken his horse from the stable. Riding off quickly, he stopped at the lodgings occupied by Mr. Lawson, the senior clerk. Throwing a handful of gravel against his window, he called to him by name. A figure presently appeared, opening the window.

"Hist!" said Frank in a low voice. "I'm obliged to go to town on urgent business; I must catch the train at Erdown Junction. Here are the keys; see that all is right, and sleep in the bank as usual during my absence. You will find instructions on the desk. Mr. Mayne or I will write."

Before Mr. Lawson had fully roused himself, his principal was gone. The clerk rubbed his eyes, grasping the keys, and listened to the sound of the galloping hoofs, as Frank pressed his horse to full speed, assured that he was not dreaming. He

dressed himself, and lay down on the sofa waiting for dawn. With the first glimmer he went to the bank, and got the letter Frank had left for him.

Mrs. Carey, alarmed at her son's absence, descended before it was light, and found a letter addressed to herself on the hall-table. In it Frank told her he was gone to Melbourne, and would write fully from thence. "I shall attend to your business; leave it entirely to me," he said.

As the down train from Milton (a town about forty miles from Lakeville) reached the branch station at Erdown Junction, the signal to stop was made. At Erdown there is a small platform and porter's cottage, apparently set down in the open Bush as a scarecrow for wild animals; no signs of human habitation are in sight. In reality, however, this little station meets the convenience of a population of settlers, and is a centre to which they bring the produce of a wide area of selected lands, receiving

their town supplies through the same channel. Passengers are few, but two trains in the twenty-four hours stop here if signalled. On emergencies this station will also be used by persons farther up the country, as a mean, of reaching Melbourne on days when the steamer does not call at the seaports, or when too late for the coach.

This was how Frank came hither. The coach had gone, the steamer was not due, but by riding fifty miles he would be in Melbourne on the afternoon of that day. It was nearly two o'clock in the morning before he left Lakeville. The rapid ride stirred his blood; the cool night air was bracing. Bush tracts, with overhanging trees and a plentiful sprinkling of stumps, made salutary demands on his attention. That style of travelling is not conducive to thought, and Frank arrived at Erdown tired, sleepy, and in that state of mental blankness which frequently succeeds strong

emotion. He left his horse to be cared for at a shanty among the trees, and reached the platform as the Milton train was coming along a deep cutting leading to the station.

There were no other passengers, and he had the Erdown carriage to himself. Pillowing his head on the arms of the seat, he was soon fast asleep. Stoppages were few, so he slept on until the prolonged shriek of the engine, announcing their approach to Geelong, waked him. Surprised to find the journey so far advanced, he took out his watch; it had stopped, but he knew they were due at Geelong about one o'clock in the day.

Partially alive to his surroundings, Frank gazed at the terraces and gardens in the outskirts of that pretty town without seeing them. The blue waters of the lovely bay sparkled and danced in the sunlight. Several boats were out; their white sails filling and bending towards the sea attracted Frank's attention. He began to speculate

on their build and relative rate of speed, wondering vaguely at himself the while. It seemed as if he had lost the power of controlling his faculties; his thoughts hovered vacantly about the objects within sight. A dull heavy weight lay on his heart; the skeleton hand was making itself felt once more.

The train thundered into the station; doors banged, porters hurried about, bells rang, cabmen hustled the thronging passengers. Frank got out; his limbs were numbed. The stir of busy life bewildered him. The refreshment-room was crowded, but he managed to get a cup of hot coffee and a sandwich; and by the time the train proceeded, his mental powers had rallied. The dull weight which had oppressed him merged in a stinging pain. He felt he had touched the brink of an abyss, whose smooth, deceitful surface hides the sucking whirlpool, which had engulfed so many in like position. Barely had he escaped

submergence, but the foulness of the slough still contaminated him. He shuddered as he gazed into its depths, and saw how easy was the descent, how strong and sweeping the destroying torrent. He got a glimpse of the experience of hundreds of his fellows, who had taken the first tempting plunge, believing return easy; but, alas! the mire clung too heavily, dragging them ever lower and yet lower in depths of deceit and fraud.

The young man's physical energies were exhausted, and his nervous system had been greatly overstrained. Horrid suggestions appeared to come to him from without; he saw them written before his eyes, and they exercised a weird fascination over him, from which he could not tear himself. Mazy windings opened; he saw ways and means, schemes, deceits, blackness, which had been hitherto unsuspected. Once involved in these, he comprehended how the basilisk spell would lure to utter destruction. He

had almost succumbed. For the first time in his life he felt dishonoured in his own eyes. The clear mirror of upright purpose was dimmed; if not a *spot*, at least a *breath* of crime soiled its purity. He lost confidence in himself; agitated emotion was getting the upper hand.

Until now he had not reflected since leaving home. Reflection brought self-reproach. He remembered the plausible suggestions which had tempted him—their apparent fairness then, their hideous distortion now. Clinging to the blind instinct which had prompted his journey, he decided that his only safety lay in flight. He would turn his back on this form of temptation for ever. An unreasoning terror of his position seized him. He would never again see the place where the scene of last night had been enacted—the mute reproach of the grim iron safe, the cold glitter of the golden pile, the walls which had echoed the damning word, “Thief, thief!” He seemed to

hear it again, and fancied others must see it written on his face.

Nervous prostration, the result of strong emotion, coming after the excitement of the previous day, want of food, bodily fatigue, all combined to weaken Frank’s judgment and destroy his mental balance. His imagination, dwelling on the danger he had escaped, magnified the action of a weak moment—repudiated and retraced so soon as committed—into a crime; and by the time he reached the end of his journey he felt as if he were a criminal. It cost him a strong effort to collect his faculties and arrange his thoughts, as he drove from the Melbourne terminus to the head office. The effort, however, did him good. Now that he had reached the scene of action he left off brooding, and set himself to do calmly and firmly what he felt had to be done.

Drawing his hat over his eyes, he entered the bank, the bag of papers in his hand. “Mr. Mayne inside?” he asked of the nearest clerk.

"Why, Carey, is that you?" said the cashier, peering over his high rails, and descending to hold out his hand. "What's up? We did not expect you."

"I suppose not," said Frank. "I didn't expect myself; but I've business with the manager. Any one with him?"

"I think not. Just see if Mr. Mayne is alone, will you?"—to a clerk near, who presently returned, saying, "Mr. Mayne will see the gentleman." He was a new hand, and did not know Frank.

"All right," said Frank, passing in.

"Something's wrong," thought the cashier, shaking his head.

"I hope Lawson hasn't been off the straight," remarked a teller, with an ominous glance round.

Embezzlement, false entries, and general dishonesty had been so rife that bank officers looked with distrust on one another.

"Good heavens, Carey! What has

brought you down?" cried Mr. Mayne, as Frank entered his room. "You look ill; what's wrong?"

"Nothing, Mr. Mayne; the bank is all right. I have left Lawson in charge; everything is straight. I came on private business."

"Oh!" said Mr. Mayne, with a sigh of relief. "Really these times make one nervous. I began to be afraid of Lawson. Sit down, my dear fellow. I hope your business is not unpleasant. By-the-by, I ought to congratulate you; the wedding came off yesterday, did it not?"

"The wedding?" said Frank, vaguely; then, recollecting himself, "Oh yes, they were married."

Surely it could not have been only yesterday? he thought. Measuring time by emotion, it seemed to him that a century must have elapsed since he had taken part in that festive scene.

"Something connected with that has

probably brought you to town?" said Mr. Mayne.

Frank gathered himself up.

"I have come to ask you two things, sir," said he. "Will you lend me five hundred pounds? and will you appoint some one else in my place immediately?"

The manager looked searchingly at Frank. He raised his head and bore the scrutiny unflinchingly, meeting Mr. Mayne's gaze with one equally direct. For a couple of minutes (it seemed much longer) the two men looked into each other's eyes; then Mr. Mayne turned away. "Thank God!" said he under his breath.

"Yes, thank God, I can look you in the face," said Frank, solemnly.

The other stooped over his papers; he was more moved than he cared to show. Drawing his cheque-book towards him, "How will you have it, Carey?" said he, with his hand on the bell.

"Placed to my account here, now I'm

no longer an officer of the bank," said Frank, huskily. This ready confidence almost overcame him.

Mr. Mayne pushed the cheque towards him. "Now, we'll have that matter out," he said. "I refuse to accept your resignation. Settle your affairs, and go back to Lakeville. I ask no questions, Frank; I trust you fully."

"Thank you for that, above all your kindness; but I am resolved to withdraw from the bank."

"Nonsense! what is this whim? Consider what you are doing, throwing up such an appointment is no child's play. You've taken my advice before—take it now. Go back to your duty."

"Duty?" said Frank. "Mr. Mayne, you don't know. I cannot, I dare not."

Mr. Mayne looked puzzled. He again scanned the young man's features. "You are over excited, Frank," said he; "we'll talk of this to-morrow."

Frank hesitated. He rose and went to the window; presently he came back to the table. "You've been my friend since I was a boy, but you don't know me," he said. "I didn't know myself until last night; listen" and he broadly outlined what had happened.

Though Frank avoided all mention of his mother, Mr. Mayne guessed whence the embarrassments alluded to came.

"You will not now oppose my resolution," said Frank, when he had finished. "I could never risk such a horror again."

Mr. Mayne was silent awhile; then he said gravely, "Yes, Frank, I ask you to return to your position, stronger and purer for the trial through which you have passed."

Frank shook his head. "I don't feel stronger or purer; I feel weak and bewildered—and tainted."

"You are overwrought just now. Come home with me; things will look different after a night's rest."

Frank was about to speak, but Mr. Mayne rang his bell. "I am going," he said to the messenger; "see that all is right." He took Frank by the arm, and was passing out by a side door, but turned back and deliberately walked through the bank, stopping an instant to speak to the cashier, still keeping Frank's arm in his.

The latter understood why, and felt grateful, yet ashamed that his position was such as to suggest that show of confidential intimacy. His companion hailed a hansom, and they drove off; Mr. Mayne talking on indifferent subjects, and calling Frank's attention to improvements in the approach to Government House, walks by the river side, etc.

He was always kindly received by Mrs. Mayne. She gave him now a specially hearty welcome, and did not appear either surprised or curious at his unexpected advent. Fortunately, other guests staying in the house supplied the desiderated

element of diversion; conversation was pleasantly general during the evening, and Frank got through it tolerably.

Weary in mind and body, he knew he was not then a fair judge of circumstances; so he postponed thought, and made no attempt to shake off the apathy which crept over him, but went to bed at once and slept soundly, waking at daylight with a distressing sense of something impending—the result of suspended anxiety. Rest, however, had invigorated his judgment; he carefully reviewed his interview with Mr. Mayne, and tried to balance the arguments for and against his advice. The longer he considered, the more keenly he felt that return to Lakeville was unwise, impossible. He understood now something of the force of sudden temptation; he did not believe it would overcome him again from the same sordid direction, but danger, which he was weaker to oppose, existed. The yearning of his heart, which had underlaid and inten-

sified more active agony, told him that he could not continue to live near Helen without risk of betraying his love. During the late season of hopefulness, he had kept less watch on himself. His new experience of unexpected brightnesses had made him less wary; a fluttering joy had nestled in his heart. It was anguish now, but better still than other joys. He turned resolutely from its promptings, yet hugged it to his heart, and loved to listen when it whispered that the petals of his lily flower were tremulously unfolding beneath *his* touch, as they had never opened for any other. He dare not now risk the temptation of her presence. To drag her down, to bind her affections to his uncertain fate, would be sacrilege—dishonour.

What future had he? Literally none. Even if he returned to Lakeville it would be years before he could clear off present embarrassments. His energy, too, was sapped; he felt as if he could never recover

it there. And to guard every look and word in her presence, toward whom his whole nature yearned! It was beyond his power. A sense of honour, of what was due to her, confirmed the instinctive feeling which prompted him to flight.

Where should he go? There was New Zealand, the Northern Territory, Queensland—any one of these would put a thousand miles between him and her, whose serene existence should never be disturbed by sight or sound of his storm-tossed life. He had now the means of relieving his mother from the immediate pressure of creditors; he could make arrangements for gradual payments. The sale of their effects would increase such provision as he could make for her present wants; then there was Fanny at hand, able to assist. He would work hard until the debt to Mr. Mayne was liquidated, when he might again offer his mother a home.

His eye fell on a newspaper containing

some notices of Fiji, which was just then much before the public, as offering a suitable sphere for disappointed energies and used-up imaginations. Fiji was the place. A good deal might be done there. Plantations, agriculture, politics, fighting—he could turn his hand to any or all. So Frank descended to the breakfast-room with Fiji written on his mind and dogged resolve on his face.

“A fine crisp morning, Carey,” said Mr. Mayne. Are you up to walking in the town?”

“I should like it much; it’s just the weather for a ten miles’ tramp.”

“A little under half, and I’m your man,” said Mr. Mayne. “We’ll start in good time. I can’t be late to-day.”

The two set off walking briskly. So soon as they were well clear of the grounds, Mr. Mayne said, “You are more like yourself this morning, Frank. How long will your business here take?”

"Oh, I can finish that in a day or two now."

"Then you'll be ready to return to Lakeville by the night-train to-morrow. It does not do to leave the bank long this time of the year, you know."

"Mr. Mayne," said Frank, seriously, "do not press me any more; I have thoroughly considered the matter. I cannot go on in the bank. You must send up some one in my place."

"This is mere sentimentality, Carey, or—it's an ugly word, but I wish to be plain with you—cowardice. Cowards run from temptation, Frank; brave men face it and conquer it."

"I know it. Will you believe me when I say that I am not afraid of the severest test bank responsibility can apply?"

"Of course not; and I am not afraid to trust you implicitly."

"Thank you," said Frank, raising his head proudly.

"Then, my dear fellow, let us end all this. Be off as soon as you can."

"As you say, let us end this! I will be off, but not to Lakeville, be sure. I am pained to reject your counsel. You have been my life-long friend; credit me now with a sufficient reason," said Frank.

Mr. Mayne looked at him curiously. The young man felt the colour mounting to his face.

"Yes," he said in a low voice, answering the question in his friend's eyes, "there are stronger temptations than gold can offer."

"I understand," said Mr. Mayne; and they walked on in silence awhile.

Presently Frank began. "I have been thinking of Fiji," he said. "There appear to be plenty of openings there for a young, active fellow."

"Oh, there are openings enough," replied his companion. "But we must first think of your reputation. You owe it to

your family, to all who have a regard for you, that there should be no stain on your good name."

"I had not thought of that," said Frank.

"It won't make you alter your determination?"

"No."

"Well, I must send up Gregg to take charge at Lakeville. Mrs. Carey can remain in the house as long as she pleases. And, Frank, put Fiji out of your head; you must go on important business to Western Australia. There's a large property, of which I will give you particulars, lately come into our hands. We have been looking about for an agent; you are the man. The change of scene and work will do you good. It is a responsible position; you will represent the bank, and be called on to act on your own judgment sometimes. It takes nearly as long to convey instructions to Western Australia as to England,

that is why we want some one on whom we can rely. You will still be employed by the bank, so there will not be the shadow of ground for reports of dismissal, or anything of that sort. I shall take care to let this be publicly known, and to state that I have reasons for wishing you to go over for us. One can't be too particular in these days, when the untrustworthiness of officials has become a by-word."

"Oh, Mr. Mayne, what a friend you are!" cried Frank.

He could say no more. Here he was again provided for, not as a waif and stray of fortune, but honourably employed and holding a definite position. This unexpected goodness made him very humble; he could only think how undeserved it all was. He walked on, silently wondering, silently giving thanks.

Mr. Mayne went into details; Frank roused himself to understand these. When they reached the bank, Mr. Mayne said,

"Call in at noon and I'll have the papers ready. Our chairman will be there, and your appointment can be made."

Frank wrung his friend's hand, and turned away.

Very busy he was all that morning arranging his mother's affairs. He found them in a worse condition than he had anticipated, but succeeded in settling matters so as to secure her against annoyance.

Keeping his appointment at the bank, he met Mr. Mayne, the chairman, and one of the directors. Business was gone into, and Frank received his instructions. He undertook to be ready to sail in the mail steamer due in Melbourne in two days. His temporary substitute had already been despatched to Lakeville, with a letter from Mr. Mayne advising the clerk in charge of Mr. Carey's journey to Western Australia on business of importance to the bank.

That evening Frank wrote to his mother,

telling her of the arrangements he had made, suggesting others for her to carry out at Lakeville, and notifying her of the balance placed to her credit for present emergencies, after his partial settlement of pressing claims against her. His letter concluded with affectionate messages to his sister, and assurances of further supplies and letters as opportunity offered.

When he had finished, he sat for some time pen in hand. Should he write to Doctor South? It would be a link between him and Helen; besides, he wished the doctor to know exactly his whereabouts and position. The kindness, too, and hospitality he had received seemed to call for this acknowledgment. So he wrote his letter, expressing regret at his hurried departure, and informing the doctor of his intended journey. The letter concluded thus:—

"I do not know how to express my sense of all the kindness and hospitality I have received from you and your family, which

made my residence at Lakeville the happiest period in my life—a period which I can never forget, a memory from which must come such brightness as I may hope to carry with me to the end of my days. I shall write to Elton from the steamer. Will you give my respectful regards to Mrs. and Miss South, and ask them sometimes to think kindly of one who will never forget that he has been honoured by their friendship?”

So Frank paid his dues to family and friends, and took his departure from Victoria with less of despondency than he would have believed possible.

PART V.

CHAPTER I.

"WESTERN Australia! Two thousand miles from friends! A part of the great island continent, my own land, and yet so far from the portion which is home to me!" So Frank mused, as he leant over the steamer's bulwark and watched the yet distant shore to which he was hastening.

They had rounded Cape Leuwin on the previous evening, and, favoured with a light, leading wind off the land, were now, under steam and canvas, rapidly approaching port.

Looking over the weather quarter, Peel's Promontory was before them; Garden Island was visible on the weather bow;

and farther in the distance Rottinest Island lay ahead.

In a few hours Frank would set foot on a land in which he was a stranger. It was a new experience. Strongly possessed with the feeling that Australia was his own country, he had never before realized that any portion of it could seem foreign to him; in fact, he had no notion of the foreign feeling at all. Born and reared in Victoria, he had frequently found himself in places where he was a stranger, but it was always *Victoria*. Now the distance gave the idea of a new country, though, in reality, the two thousand miles which separate Western Australia from Victoria make far less change than the twenty which separate England from France. The *week's* steaming of the former journey introduces less variety than the two or three *hours* of the latter. After it we find ourselves still among British people, surrounded (too much so for the climate) by

British customs, and under the grand old English flag. An Australian is proud of his own land, and he is proud also of the land which is still the home of his fathers.

Frank Carey was vaguely comparing the approaching disembarkation with what a landing in the old country (of which he was always hearing) might be, when he was joined by a fellow-passenger, who began to remark on the appearance of the shores, now rapidly becoming more clearly defined. This gentleman had been a resident in Western Australia some years, and during the voyage Frank had gained a good deal of information about it from him. Of course, Frank shared the Victorian dislike of the convict element, which we have successfully striven to keep from our colony—though, no doubt, ex-convicts may be found amongst us (some occupying good positions, too); but comparatively they are few, and chiefly among the lower classes of the population.

Probably the larger portion of the criminal community in Victoria was drawn hither in the great rush of population consequent upon the gold discovery.

Among these, as might have been expected, were many *expirés* from the older settlements of New South Wales and Tasmania. A large portion of these have closed their career in the jails of Victoria.

Frank's new friend, Mr. Jackson, assured him that whatever objection might be urged against the system of transportation, as contaminating the moral tone of society in a young country, the presence of convicts in Western Australia had been, from a material point of view, a great benefit.

Previous to their arrival the colony was almost ruined from want of labour. There was no outlet for capital; no opening for remunerative occupation. The residence of the convicts created wants, and their labour furnished the means of supplying those wants, besides carrying on public works,

the formation of roads, etc., which would not otherwise have been undertaken.

Perhaps, however, the material gain is purchased at a heavy rate, though the bills for payment may not fall due in our day.

About noon the mail steamer anchored at Freemantle, and Frank soon found himself established temporarily in a good hotel. His business introductions at once placed him in communication with the banks and most of the leading men in the town. But it was not at Freemantle that his personal services would be required; so, after making himself and his mission known, he set about arrangements for his journey to Rockingham, which was some twenty-five miles distant. He could have travelled by the mail cart, which carries letters and passengers through the wearisome road to King George's Sound; but he preferred to send his luggage that way, and purchased a horse for his own use, knowing that he should require one when living in the Bush.

Mr. Jackson's farm lay a short distance off the road, and Frank promised to spend a night there. It was pleasant to him to do so, and not altogether unprofitable, since he was picking up knowledge of the colony and its inhabitants while conversing with this gentleman. The third day after their arrival at Freemantle saw him on the road to Fairview, the name Mr. Jackson had given to his homestead. It was not inappropriate; the house being situated on the slope of a gentle rise, which spreads out into a rich flat, of no great extent certainly, for good land in this part of Australia is not plentiful. The owner had cultivated this very carefully, though at the season when Frank first visited it there was little to show for his trouble. Behind the house hills rose high enough to form a background of sheltering forest, which, a few months later, would be carpeted with the lovely, luxuriant wild flowers that are a distinguishing feature of this district.

Everything about Fairview indicated the master's care; and, indeed, care is very necessary to make farming pay here.

Many times during his ride, Frank had wondered what the Lakeville agriculturists would think of the paddocks and enclosures he passed. The contrast was greatly in favour of his former home, and even Mr. Jackson's rich flat did not strike him as so remarkably excellent. He received a cordial welcome, and was introduced to the family, with whom he quickly fraternized. Tea-dinner was here the evening meal—a very comfortable, if somewhat homely, refreshment. After it was despatched they settled to conversation round the large open hearth, the mornings and evenings being cool enough for a fire.

Like most young Victorians, Frank was rather disposed to patronize a convict colony. At any rate, the idea of being surrounded by such a population was novel to him, and took a sort of hold on his

imagination. He reverted to the subject; showing curiosity concerning the ordinary tone which prevailed among this class.

Mr. Jackson laughed. "I always notice," said he, "that Victorians and South Australians look upon us Westerns as a species of cross between the criminal and the colonist."

"I hope that you do not suppose that I confound free settlers with exports?" said Frank.

"No; only it seems odd to you that we take our convict neighbours, or inmates, quite as a matter of course."

"I confess it does. I never happened to meet men of that class—knowingly at least—and one is accustomed to imagine that the chain-gang leaves its mark. My acquaintance with the world is narrow, you perceive; limited to Victoria, my birth-place."

"After a man has got his ticket, he soon settles down to work like other servants,"

said Mrs. Jackson; "only he is generally cleverer than your free emigrant."

"There is a look about a fresh leave-man certainly, just at first; but it speedily wears off, if he takes to his place," remarked the host.

"The man who waited just now is a convict," added Mrs. Jackson.

"Indeed! I did not observe him much," said Frank.

"We don't brand them, you know, or put them in uniform either, when in assigned service," said Mr. Jackson, laughing. "That man is a lifer," he continued. "He was sent out for housebreaking, when the law was more severe than it is now. He was a London cracksman, and gave me an amusing specimen of his skill two winters ago."

"How was that?" asked Frank.

"At one time Mrs. Jackson was a little nervous about these assigned servants. Business frequently takes me to Free-

mantle. We have not a free man about the place; she did not quite like being left."

"How many have you altogether?" asked Frank.

"Five men and two women," replied Mr. Jackson. "Among the men, besides my housebreaking butler, there is one pickpocket and two members of the swell mob; the women, I think, are for shop-lifting."

"A goodly company," said Frank. "I don't wonder at Mrs. Jackson feeling nervous; your eldest boy is scarcely old enough to be much protection."

"Well, it was her nervousness led to the incident I am going to relate; but I hardly think its effect was beneficial. However, you can judge for yourself in that direction. At her request I got some patent fastenings for the windows, which, you see, all open on to the verandah; I also brought out a carpenter to fix them on. The man was at work when James came in to arrange

the table for dinner. I was sitting in that corner reading the paper, and accidentally caught the expression of James's face, as he occasionally glanced at the carpenter working at the window. His expression said plainly, 'What humbug!' I watched him some time from behind my newspaper. At last I said, 'You don't seem to think much of those new fastenings, James.'

"If that's all you've got, sir, I'll engage to get in unheard, while you are sitting in the room,' he replied.

"Nonsense, James; you London professionals may be clever, but that's a little too much,' I said.

"Well, sir,' he exclaimed, 'of course no man would choose that time for doing it, because when he'd got in, what would be the use? I only said as I could do it.'

"Try it, James—when we are sitting here, mind. I give you full leave,' I said.

"Very good, sir,' he replied, 'only it

must not be just now, while the thing is in your mind like.'

"I dare say a week had passed, and nothing more had been said about it. We were all seated here one evening round the fire, for the wind was blowing in sharp squalls outside, with occasional showers. My wife was at her needlework, and the youngsters were chatting on the hearth-rug just before bedtime—certainly none of us were thinking of James—when all at once the curtains were drawn aside, and he stepped into the room with a grave bow and 'I'm come, sir, as you directed me.'"

Frank laughed. "I should not fancy that exploit tended to allay Mrs. Jackson's uneasiness," he remarked. "Of course you could not dismiss him for it, but I think I should have been inclined to get rid of that gentleman at the first convenient opportunity."

"I thought so, too, at first," said Mr. Jackson, "but a conversation I had with

James, soon after, in some degree satisfied me; and Mrs. Jackson was more at home then, too. Now, after two years' further acquaintance, I can only say that our housebreaker is a most valuable servant."

"I suppose one gets used to that sort of thing, but I confess it does not seem comfortable. Now, about your valuable man—supposing he were free to return home, what would he take to?"

"Most likely we should have him out again in a few years, if he did not get hanged; and I don't think he would use violence."

"Old habits, I suppose, and the difficulty of getting into honest work?" said Frank.

"And former companions," replied Mr. Jackson. "These men should never return. Here our convict system is yet young; but in New South Wales and Tasmania, and to some extent your colony also, I know there are many *expirés*, now honest members of society, getting on very comfortably, and

with every reason to be thankful that they were transported."

"Instances are few with us in Victoria," said Frank, "but I do remember one—a small farmer near Kooinda, well respected, and having a nice little balance in our bank. No one suspected that he was an old lag until a gentleman came from Sydney side. He was walking with me one evening, and we met the man close by his own farm; I wanted to speak to him on business, so I asked my companion to wait a moment while I spoke to William. When we walked on he questioned me about the man, and was pleased to hear that he was doing well, and bore a good character. 'I shall go and see him to-morrow,' he said; 'he was one of my father's assigned servants when I was a boy. I knew his face directly.'"

"I expect William was not very glad to see your friend," said Mr. Jackson.

"Indeed, he was. Of course we never mentioned the circumstances. I have only given his Christian name now."

"No doubt there are many such cases," remarked Mr. Jackson, "yet I fear they are the exceptions. The many are no sooner free than they return to their old courses, and get 'into trouble again,' as they euphemistically term it."

Frank turned to Mrs. Jackson, and asked how James had reassured her nerves after his unexpected appearance.

"I told him," she said, "that I was sorry he had come in, as my new fastening was now destroyed. 'Well, ma'am,' he said, 'I did not want you to trust in them things, 'cause, as you see, they're not to be trusted; but I want you to trust in my honesty.'"

"Honour among thieves," interjected Frank.

"Yes," she continued, "I can rely on it now. But I suppose at the time I looked incredulous, for James went on to explain that it really is a point of honour with them to be strictly honest to the family that

shelters them. 'Depend upon it, I'll not fail you, ma'am,' said James, in a tone of patronizing respect; and he has fully kept his word."

"And yet you think that man would return to house-breaking if he were back in England again?" said Frank.

"I should fear it. When a man is disposed to reform, he settles here until he has saved a little money, and then sets up for himself in one of the neighbouring colonies, like your friend William."

"Do these servants get on well together?" asked Frank.

"Fairly," said Mr. Jackson. "None of them can compare with James; by force of character, he maintains the upper hand. There's Dan, now—he was a member of the swell mob—the only feeling I can detect in that fellow is regret that he could not qualify himself for the higher walks of his profession, or, as he puts it, 'he never could come the gentleman.'"

"Then there are grades in swell mobism?" said Frank.

"Oh yes. They commonly visit race-courses and places of amusement in parties. Some will be dressed, and act as servants to the others, among whom there will generally be a Count Somebody, or a colonel, at the least, who will speak French or German. All have to act their parts; all share the spoil."

"Really, Jackson, you're quite up in these things," laughed Frank.

"Yes; but I'm afraid I should be clumsy, if I came to put my theatrical knowledge into practice."

The next day Frank proceeded to Rockingham, which was not more than an hour's ride from Mr. Jackson's house.

This town is pleasantly situated at the head of Cockburn Sound, which is a large and well-sheltered harbour, really superior to Freemantle, but lacking the great advantage possessed by that place—a good river.

The whole coast line is sandy and unpromising, either for agriculture or grazing. Some good land is scattered in patches, and generally back from the sea.

Frank's business was connected with a large timber company. A former manager of this company resided in Rockingham; he received the bank agent hospitably, and readily afforded him information and every facility for making himself acquainted with his duties.

Some specimens of the jarrah timber shown to Frank were very beautiful. The close texture and rich dark hue of the wood makes it exceedingly suitable for ornamental boxes and articles of furniture. A floor of this wood, laid down many years before, was really exquisite; the joints as true and close as when first put together, and the polished surface perfectly smooth and bright. This great durability makes the jarrah wood particularly suited to railways; while for marine works it is equally

advantageous, as it is invulnerable to the attacks of the teredo.

The forests with which Frank was connected were situated about twenty miles inland, but there is a tramway from the sawmills in the forest to Cockburn Sound, where small ships, chartered to convey orders, load with jarrah timber.

Mr. Sawyer, the former manager, accompanied Frank to the mills. The forest filled him with wonder; its extent, and the grandeur of those magnificent trees, exceeded anything he had imagined. He felt that he should really enjoy living here, at least for a time. A hut of two rooms, near the mill, was in fair repair; it had been Mr. Sawyer's quarters; and Frank took up his abode here, making the front room, which opened straight on to the forest, sitting-room and office. The lean-to at the side was his sleeping apartment.

The mill itself was the central object, both in prominence and importance. It is

in the midst of an open space, shut in by the forest on all sides. Scattered about are the huts of the workmen, forming quite a little village. Some of these had actually enclosed ground round them, cleared and cultivated, which gave an air of civilization to the place.

Many men are employed; the larger portion in cutting down trees, which, after being divested of their bark and branches, are drawn by bullocks on the heavy timber carriages to the mill. The entire absence of roads makes this a very difficult work. In fact, every tree has to begin by making a track for itself; by-and-by it gets on to a track formed by its predecessor, and gradually, as they approach the mill, these tracks become beaten and worn by frequent use. In places one would think it impossible for any wheeled vehicle to pass; when the descent is very steep, a second log is attached to the first in such a way as to drag on the ground and, by the friction of

its weight, impede the too rapid downward movement.

One side of the flat on which the mill stands is occupied by these rough logs, as they arrive from the forest; the other by the sawn timber, stacked according to size and length, ready for conveyance to the coast, a tramway for hand trucks coming close to the mill, and joining the railway. The mill has both circular and ripping saws, also planing and moulding machines.

This is what Frank saw, when he watched the cutting of the first log after his arrival: A huge log in front of the all-devouring saws; a dozen men, with handspikes and crowbars, laboriously getting it into position, raising one end to introduce a roller beneath it; then the log worked round into a straight line, with the rollers under it, close to the end of a table, which is a wooden frame forming part of the mill, running on a kind of tramway of its own, passing under the saws and carrying the

log to be operated on, slowly but irresistibly forward on its rollers, till similar rollers on the table take it up. It is then secured with iron dogs, so that it cannot move. The turning of a handle puts the machinery in motion. The saw rises and falls in regular strokes; the table, with its heavy load, moves on. A harsh, tearing sound tells that the saw has touched it, but the movement is unchecked. Rip—rip—rip. The din grows louder; a deep cut is formed in the log. When the blocks on which it rests approach the saw, the handle is again turned; the machinery ceases to move, but three or four feet of the log have been sawn through. The supporting blocks are now knocked from under, and replaced behind, instead of in front of the saw. Then rip—rip—and the process goes on again until the next block is reached; so on until the whole log has passed the saw, and rests upon the table divided along its whole length, ready to be again divided into boards or scantling, as

required. Upright saws are used for heavy work, circular ones for lighter timber.

There were three mills at work in this forest; I have described the principal one, near which Frank lived, visiting the others two or three times a week, according to the operations being carried on at them. He found want of labour the great difficulty, and had sometimes to close the distant mills for lack of hands.

At first this new employment seemed strange to the *ci-devant* bank manager, but he liked the riding and outdoor supervision required. Of course, there was a mill manager, and Frank's work lay chiefly in directing the financial operations of the company, attending to orders received, arranging for shipments, paying wages, and generally forwarding the interests of his principals. He was fond of watching the mechanical part of the work too, and began to regard himself as an expert in machinery, though mechanics were by no means his

strong point. The harmless vanity had its uses; it encouraged greater interest in the works, and formed a friendly link between him and the men, which tended to make his lonely life pleasanter. These last were given to yarning by their camp fires, much as sailors do in the long watches; they were always pleased when the "boss," as Frank was called, smoking his short pipe of an evening as he paced up and down in front of his hut, would stop and listen to some wild adventure, which, I fancy, lost nothing in the telling.

I will not vouch for the following, but Frank heard it as truth from the head sawyer, who had lived many years in America, working a sawmill in Canadian forests. He related how he was peacefully getting his dinner one day, seated on the log that was being cut. Something called him off for a few moments. He left his dinner on the log, where he had himself been sitting. On his return he was startled

to find a large bear in possession, and rapidly appropriating the meal. While he was watching his strange visitor, scarcely knowing what to do, the table was slowly moving forward, and at length brought Bruin's back in contact with the saw, giving him an uncomfortable scratch. With an angry roar, he turned to seize his assailant, and clutched the saw in a furious embrace. But steam was more powerful than his arms, and the resistless saw tore its way deeply into his breast, when, with a growl of agony, poor Bruin fell back dead—the saw still working, till the man came up and stopped the machinery.

"Were you sorry for the bear or the dinner, Coulter?" asked Frank.

"Well, sir, 'twas a little of both. One could get another dinner; and as to bears, there was plenty of them left, no doubt. Still one couldn't help being sorry for the creatur. 'Tis hard to get a good grab, as you think, and then to find summat else has got

a grab at you; leastways, I've found it so in my 'venturous life."

"It's been 'touch and go' with you pretty often, I reckon, Coulter?" remarked one of the men, with a look at Frank indicative of his intention to draw Coulter out.

The latter's yarns were great amusement to the men, the prevalent opinion concerning the latitude he allowed to his fancy only making his stories the more piquant. Spring that year was late, and during heavy rains the forest was almost impassible. Evening hours, long Saturday half holidays, and longer Sunday rests spent in the driest portion of a morass, without change of scene or companionship, tend to an uncritical appreciation of the talents of any modern Scheherizade that one is fortunate enough to fall in with; so Coulter's narrative genius was much drawn on. He was regarded, and got to regard himself, as a traveller and a hero.

Frank, however, was not then in the

humour for any more of his stories; one of his restless fits was on him that night. These occurred periodically a little before the Australian mail was due, and usually ended in depression and disappointment, especially after his mother left Lakeville, and allusions to its residents became rarer. Elton wrote pretty regularly, but hitherto his letters had been dated from Guinham, and did not contain all the information Frank would liked to have had. Dr. South, too, had answered his parting communication, expressing regret at his removal, and conveying kind messages from the ladies of the family. Frank had found a reason for replying to this letter, but the doctor was not a good correspondent, and epistolary intercourse with Lakeville dropped.

So the spring passed into summer, and the mills were very busy; also through the autumn, when orders began to slack; but there were arrangements to make which would keep Frank till winter. He had not

expected to remain a year when he landed in Western Australia, and sometimes the days had dragged heavily, but on the whole it was a satisfactory period to look back on. He had made a few pleasant acquaintances, settlers and Government officials, and usually spent his Sundays during the fine weather with one or other of these. Mr. Jackson's house continued to be his favourite resort, though the family were absent during the summer. Frank made friends with James, and quite forgot his dislike to assigned servants. Every week business took him to Rockingham; and three times he had been required to visit Freemantle. He had the satisfaction of finding affairs working smoothly in his hands, so the months of his banishment passed profitably, and not altogether unpleasantly.

CHAPTER II.

"KOOINDA! Kooinda!" It was the name in everybody's mouth. "Where is Kooinda? How do you get to Kooinda?" and so on. Corner men talked of it all day, and went home to dream of it at night. Speculators rushed fanatically to the telegraph office, the clerk knew Kooinda must be rapped for. Organizers of prospecting companies uttered the name triumphantly. What might not now be expected from the pet scheme of each? "Have you heard the news from Kooinda? Never despair of reefs, however poor they may be; see what perseverance and pluck can do!"

Kooinda itself was as much astonished as

the outside world. That sleepy, delightful township had waked to find itself famous—famous, that is, in our little world. This was how it had come about:—Six months before the expiration of the tributers' lease of Kooinda Quartz Claim, news came that the long-looked-for main reef had been struck. People had almost forgotten the claim; they now recalled how often, five or six years before, reports of a like kind had reached them minutely detailing the manner and the very hour of striking this anxiously sought reef, yet it always turned out that "the wish was father to the thought," and the thought father to the incorrect report. Some of the original promoters had left the district; some were separated from the mine they had forgotten by miles of ocean. Five however remained, permanent residents near Kooinda; and these found themselves approaching the claim from various directions, attracted by the report, yet incredulous and half ashamed of this show

of interest. They remarked to one another that it was as well to go over; the lease being nearly out, they supposed the claim must be abandoned, unless, indeed, the tributers thought it worth while to renew.

These last had worked quietly, sometimes making wages, at others getting nothing. Indications abounded—the *ignis fatui* which lured them to this fascinating occupation, which is mentally demoralizing, and physically fatiguing enough to be counted intolerable in any other employment; now up to their knees in water, anon half buried beneath falling mullock, slabbing upwards riskily, or driving across hard ground painfully, watching the weekly crushing with anxious hope, and plodding wearily to their homes in the large town, twenty miles off, the inhabitants of which seldom saw or heard of them during the struggling period of hope deferred and disappointment silently borne.

Now the report of their success was

carried from house to house, and the good news confirmed rang through the country, sending a thrill among all ranks of the mining community.

The promoters found the lucky tributers pushing on with the energy of suppressed excitement. Already they had gathered extra hands; and should the reef open out, as was almost certain, any number of miners would be employed—the object, of course, being to get out as much gold as possible during the short term of their lease which remained.

A few words with the manager, who appeared for a moment above ground, and the promoters descended their mine. Passing through a chamber excavated for the purpose of turning below, holding spare buckets, gear, etc., they walked along the drive, examining the foot wall. Here were a number of thread-like veins slanting in a northerly direction, narrowing in some places, then opening out again, distinctly

defined, and apparently tending to a certain point. This point would most likely prove to be below the drainage hitherto made in the mine, and had been left for the present as involving outlay to reach. Meantime, the tributers had put in what alluvial workers call a monkey—that is, a shaft upwards (which, of course, is always above the water level), following the direction of the threads of quartz. They had now come upon a solid mass, saddle-shaped, thickly impregnated with gold. The precious metal lay on a heap (technically, a horse) of mullock, and was being removed bodily by one party; while others were busily engaged in pushing a couple more shafts upwards, meeting indications of like success.

This was what the promoters saw at their first visit.

Next day, and for several successive days, they appeared again among the crowd of visitors, who came to watch the progress

of the mine. It soon became apparent that the saddle first discovered was only one of a number of others, following the line of reef, and yielding from seventeen penny-weights to a couple of ounces per ton, with every prospect of increasing richness. Promoters' shares, which a week before would not have fetched sixpence, would now have been taken at fabulous prices.

None, however, were in the market—resident holders sticking to their property, and absent ones unconscious of their good fortune. The owners of the mine waited eagerly for the expiration of the lease; the tributers as eagerly worked, and put on men at every available point; and the whole range, lately so deserted, was crowded with prospecting parties.

Those persons who were present at the mine on the day when the lease expired will not readily forget the intense interest of the scene.

The promoters stood ready to take pos-

session, surrounded by a small army of sympathizers or touts, on the look-out for chances. The tributers and their men sent up stone steadily, rapidly. Visitors stood by, anxiously consulting their watches, or fixing eager eyes on a chronometer clock, set up in a prominent position. At length it pointed to noon. The moment of change had come. The workers threw down their implements; pale, breathless men stepped into the daylight; one by one they emerged, some laughing nervously, others with lowering, surly expression. One staggers fainting, under the collapse of highly strung nerves and exhausted physical energy.

The chairman of the promoters' company advances, striving to maintain his composure, and takes formal possession of the mine. Loud cheers burst from the spectators, amid which it is pleasant to see the chairman step forward and shake hands with the foreman of the tributers. "Three

cheers for the men who found the reef!" cried he; and the ranges sent back the echoes of the loud "Hurrah for the tributers!"

CHAPTER III.

FAR away in the boundless jarrah forest, Frank Carey little anticipated the good fortune which was coming to him. Mrs. Carey had not known the name of the claim; indeed, I don't think it was distinctly named when Frank's twenty pounds went to open it up. If she had heard of the success of Kooinda Quartz Mine, it passed by her as something in which she had no interest, and it was long before she identified the now celebrated mine with Frank's forlorn venture. When at length she did so, Mr. Mayne and John Hay took the matter up, and Frank's interests were carefully guarded.

[Meantime, as I have said, unlooked-for

contingencies had arisen, which prolonged his stay in Western Australia. Several times, too, he had been called on to act according to his own judgment, because of delays in communicating with his principals. His action on these occasions had been satisfactory, and Mr. Mayne's letters officially expressed approval, referring, as a matter of course, to his continued connection with the bank, and that in a position of increasing importance.

Frank was well pleased at this. Now that his mind had recovered its tone, he perceived that complications of worry had upset the balance of his judgment, and that his flight was chiefly the result of morbid exaggeration of feeling.

Without indulging an overweening self-confidence, he knew now that the temptation which had scared him would never again be even an enticement. That last scene at Lakeville was burnt into his memory, and though he saw it all in a

juster light, he could not recall it without a shudder.

He had passed beyond that danger. Severe discipline is not only a purifier, but an expander. He who comes off victor in a hand-to-hand fight with adverse circumstance, or moral evil, feels that he has advanced on the ladder of life. From the vantage ground he has won, he gets a broader view, and is stronger to help his struggling fellows—more tender, because more far-seeing.

During his discussions with Edward Elton, Frank had unconsciously felt this. He had not his friend's education, nor had he read or thought so deeply on many subjects; yet the personal struggle with poverty, which had taught him to do without props, and endure the bareness of an existence round which few affections twined, had given him a tougher hold of the practical, and a steadier insight into the realities of ordinary life.

Now the fiery ordeal through which he had passed upbore him, his nature, like tempered steel, recovered its elasticity, straighter for the temporary deflection, mirroring in juster proportions the objects within its range.

Certainly something of this was due to relief from family anxieties. Mrs. Carey and Lucy were residing with Fanny; they had spent the summer with her at the seaside, John having been obliged to visit his property in Queensland.

They were all at present located in a pleasant villa near Mrs. Hay's town house, and Mrs. Carey deferred establishing herself until an expected event had taken place.

Latterly Frank had again entertained his discarded belief in brightnesses, and this was especially the case when Edward's letters were dated from Lakeville or The Wells.

The Eltons' visit to Victoria had been brief this year, but their departure was

lightened by the knowledge that arrangements were progressing for their final settlement in Victoria.

Sometimes Edward had mentioned Helen in his letters, but not often. Still, whether she were named or not, these letters were a link between his rough forest home, and the cheerful refinement of that united household at Lakeville.

How many hours Frank spent wandering on starlit nights up and down the space before his hut, a tract worn clear and smooth by frequent footsteps, dreaming of his distant love, recalling looks and tones made significant by absence!

No doubt he deceived himself. And yet hope would not be extinguished; indeed, as the time for his return approached, it blazed up more frequently, and grew greedy for the welcome letters, out of which it sometimes managed to extract fuel to fan its flame.

Winter seemed likely to set in early this

year, and one morning in May it rained so heavily that the works were stopped, the forest glades being a series of swamps and lakes.

Late in the day the rain ceased, and Frank determined to ride over to the shanty, where the mail-man was accustomed to leave the jarrah bag. Casing himself to the waist in leather, he mounted a horse, more sure-footed than easy, and trotted off through bog and morass, portions of which splashed his hat, face, and beard promiscuously, and generally bespattered his garments.

The sight of the well-filled bag, however, repaid him for all inconveniences. There were letters for many of the men; one for himself from his mother, a postal card from John Hay, and advices from the bank; but no letter from Edward Elton. It was a disappointment, and he took up the card in a dejected manner, glancing listlessly at the writing. His brother-in-law was not ad-

dicted to correspondence, and Frank was surprised at this communication from him. It ran thus—

“Congratulate you, old boy. I’ve looked into it. The article’s genuine, and no mistake; take my word for it.”

This was enigmatic, not to say a little wild, and Frank was puzzled. He concluded that the expected baby had arrived in a hurry. But why had John felt called on to certify to its genuineness, of which, indeed, he was scarcely likely to be a sagacious judge? It might be the correct thing to congratulate him, as a newly made uncle; or possibly the young father in his excitement had confused the pronouns, and meant that he was to be congratulated himself.

Frank was glad that Fanny was all right, and laid aside his card with a sigh, wondering why on earth Elton had not written.

"He might know that a man is lonely out here, and glad to get a line from a friend." Thinking thus, he opened his mother's letter, and had not read many lines before a quick flush and start indicated a more personal surprise than his languid wonder at the ambiguous card.

Leaning his head on his hand, he pored over the writing which lay on his knee, for he was sitting on a log seat outside the shanty. When he had finished he sat for some time in the same position; then read the letter again, opening also the bank advices, among which was a private communication from Mr. Mayne.

Frank's hand trembled a little as he refolded and placed them in a side-pocket. Slinging the bag across his shoulders, he mounted and rode homewards. He had plenty to think of now, and was thoroughly roused. Helen lay at the bottom of his heart still, but dreams about her were shaken out of him.

Mrs. Carey's account of the mine's success was clear and explicit; apart from John Hay's backer, the meaning of which was now plain, there was no room for doubt. Before writing, she had made a point of understanding the details, and now told her son how the mine had been thrown open by the action of a majority of the promoters or their representatives. Two thousand shares, at £25 each, had been issued; these speedily ran up to £140. Each original promoter's share represented fifty shares in the new company; so that if Frank sold out at the present time, he would realize over £7000. Then there were dividends and bonuses accumulating fortnightly. She was advised that he ought not to sell, as, with the increased capital and first-class machinery now on the ground, the yields were steadily becoming larger.

Frank was bewildered. It was like a fairy tale. *He* rich! He could not imagine what that would feel like. And Helen—

was she really any more within his reach? At least he might now put out his hand. Would it gather the treasure he so longed for? Hope, that had smouldered and blazed up in the night of adversity, seemed to wither and die in the sunshine of prosperity. A thousand doubts tormented him, and before he reached his quarters in the forest, he had succeeded in lashing himself into a state of passionate misery, which went far, for the time, to neutralize the effect of the good news he had received.

Smoking his pipe in the depths of the great mud chimney of his hut, after distributing the general correspondence, he became more thankful, if not more hopeful. Mr. Mayne's private slip, enclosed in his business communication, had confirmed the intelligence, adding that steps would be taken to relieve him as soon as possible.

Frank began to think of business. He made up his mind to stick to the bank work in Western Australia until it was finished,

as he had all along intended to do. The bank had stuck to him, and nothing should tempt him to be ungrateful.

Should he write to Helen? that was the question. He argued the pros and cons half the night, and could come to no decision. Next morning he went through his usual routine, preparing for an absence of a few days to make his weekly inspection at the port, prior to forwarding advices by the incoming mail steamer. Before that arrived his private plans were decided. After much consideration he felt assured that nothing would be gained by writing to Helen; she was not a girl whose affections would be influenced by outward considerations. If he had any hold on her, pecuniary circumstances would not affect it; even absence, he knew, would not occasion him loss. If her heart were only once touched, time and circumstance would be of small account.

These *ifs* decided him not to venture his all on the cold inefficiency of a written

appeal. He must learn his fate from her own lips. He might gather tokens from eye or voice which writing could not convey. No words could tell how he loved her, but the fervid, personal pleading, the magnetism of looks and tones, might compel response. He would wait until he could plead his own cause. There could, however, be no harm in writing to Dr. South; he would be glad to hear of his good fortune. Indirectly, too, he should command Helen's sympathy.

Accordingly, his first private missive for the mail, and the one which took longest in compiling, was that which he addressed to the doctor at Lakeville.

Afterwards he wrote to Mr. Mayne, telling him that he desired to remain until the arrangements now in process were completed, as had been previously intended; also authorizing him to sell his interest in the mine. "Oblige me," he wrote, "by regarding this request as final, and do not

hold on because of fair promises. You know how much promising mines have cost my family. I am not fond of speculating; even my early connection with business has not given me a taste for it."

Frank mentioned the action he had taken with regard to his shares to his mother, bidding her also not expect his return at present.

The next two months lagged heavily. Sometimes Frank was at the pinnacle of joyful anticipation, at others in depths of despondency. Days and weeks came and went, pursuing their even course, bringing work to be done, satisfactions to be enjoyed, disappointments to be endured. Frank found his share in each, accepting it as best he might. He strove honestly to fulfil his duties, and managed successfully to conclude the business entrusted to him.

In due course replies to his letters concerning the shares had reached him. Mrs. Carey disapproved of the sale. Mr. Mayne,

too, thought it would have been wiser to hold on, but, as Frank was peremptory, he had sold and realized, with dividends, upwards of eight thousand pounds.

CHAPTER IV.

"I SUPPOSE enigmas are fashionable in Western Australia?" said Dr. South, looking up from the letter he was reading as he sat at breakfast. "I've observed Carey's letters have usually leaned that way, and now he appears to be going in for the extreme mode. However, I'm heartily glad to hear of his luck; that is plain enough, anyway."

Helen moved restlessly. Mrs. South said quietly—

"I saw your letter was from Mr. Carey. What is his luck; and what enigmas does he propose?"

"I dare not venture to anticipate whether my good fortune will prove real or only

apparent, that depends on a condition which money does not touch," read the doctor. "I should have thought there wasn't much doubt about it," he added. "The reality of a good fortune which brings one some thousands of pounds is usually very apparent."

"But what is this good fortune?" asked Mrs. South quickly.

"There's a mine Carey had a share in long ago. Everybody thought it had collapsed, but it has turned out a pile, after all."

"Oh, Fred!" Helen jumped up from the table, shaking her dress, over which a cup of coffee the doctor was handing to her had been spilled.

"How awkward I am!" cried he. "I really thought you had hold of it, Helen."

"My dress!" exclaimed she, rushing from the room, as Mrs. South laid her napkin over the cloth and leant back in her chair with a low laugh.

"Why do you laugh, Jessie?" said the doctor, disconcerted. "I know I am very awkward. I hope Helen's hand is not scalded."

"You dear old stupid, I don't believe it was your awkwardness. I can laugh now. I'm so glad about Mr. Carey; it's quite a weight off my mind, and Margaret's, too."

"Riddles are in the air, apparently," said the doctor gravely. "No doubt I am stupid; I certainly cannot understand why this morning's news should take a weight off your mind, or Margaret's either. Of course, we are very glad at Carey's luck, but I don't see how it is such a tremendously personal affair."

"Oh, but it is, though, or we are vastly mistaken. Margaret opened my eyes. You recollect how she wished Helen to return to Guinham with them, even last winter? She was uneasy then at the intimacy with the Careys."

"What about it?" asked the doctor, mystified.

"Well, I am going to tell you. Margaret did not mention the matter to me until she was down this Christmas. When she did so, however, many little things occurred to me immediately, in confirmation of her suspicions. Neither of us has spoken to Helen on the subject. She is not the kind of girl to give away her heart unasked, but I am sure Mr. Carey has touched it, as no one else ever has done."

The doctor had listened with a perplexed expression to this rather involved explanation.

"At last, I see what you're driving at, my dear," he said. "But I don't agree with you at all. Helen in love? She hasn't the look of it."

"Not exactly in love, as you call it, Fred; but there's a *tendresse*. It's the best word I can think of to express my meaning. She is graver, and a little

absent; she throws herself, even more than formerly, into the village work. Margaret and I have watched her carefully. If there had been any moping, we should have urged you to insist on her having change; but there is no sign of that."

"Dear me! it seems a domestic drama has been going on under my eyes, then," said the doctor, dubiously.

"There was no use in talking about it," replied his wife. "That Mr. Carey was hit I felt certain long before. I have always believed it was the reason of his hurried departure. What else could he do, situated as he was?"

"My dear, don't go too fast. Let me think; what is it he says here? 'I dare not anticipate——' Hum! I begin to see daylight; but I can't make up my mind to this, all at once. In fact, I think you are mistaken about Helen's feelings."

"Time will show," said Mrs. South. "We must be careful not to let her imagine

we have any such suspicion; As you say, we may be mistaken; or she herself may have experienced a passing fancy, born of the friendly interest the young man excited in us all."

"At all events, these things are best let alone," remarked the doctor. "We can trust her good sense and right feeling. Don't let us meddle."

"I agree with you," said Mrs. South. "Here she is. Ring the bell, Fred," she continued, as Helen entered.—"Warm coffee!" to the servant who followed.

"My dear child, I offer a thousand apologies!" cried the doctor. "Jessie says I'm a stupid old fellow. The apron, or dress, or whatever it was," he went on, making a comical grimace, "I hope it's not spoiled."

Helen laughed. Her brother's speech set her at ease, as he intended it should. "No one but the laundress need complain," she said.

"Let me see," said Mrs. South, pouring out fresh coffee. "We were reading a letter from Mr. Carey when the accident happened. Did you hear, Helen, that a mine he is interested in has turned out well?"

"I heard," said Helen, "and I am very glad. Honestly, I believe he deserves his success." And she looked up proudly, with a bright flush on her face.

The doctor choked back a mental "Bravo! you're a girl of pluck" substituting, as he rose, "When you two have read the letter, put it on my rack that I may not forget to answer it. It would be unkind not to congratulate him. I must be off now."

"I'll get your hat, Fred," said Mrs. South. "Helen won't mind finishing alone."

Husband and wife went away, leaving Frank's letter lying open near Helen.

She took it up, lingering over the

concluding lines, reading between them what the writer desired she might read. A quiet happiness filled her heart—the more irresistible because it issued from a suppressed regret.

The girl knew that Frank had made for himself a place deep down in her heart. She guarded it as a sacred, worthy memory, not humiliating to her because unattached to any idea of personal appropriation. A simple, tender friendship, sympathetically linked to the noble, self-denying love her heart taught her to believe existed in Frank's also.

Not hastily had this consciousness come to Helen. Frank had been absent some months before she at all understood the nature of her feeling for him. When Doctor South received the announcement of his intended departure for Western Australia, Helen, like the rest of her family, had openly expressed regret, lamenting the gap which his absence would make in their small circle.

She missed him in many ways. He had seemed to have an intuitive insight into her tastes, and to have anticipated her wishes. She had got into the habit of appealing to his judgment in little local difficulties.

When the young people disappointed her, or prejudices on the part of their parents cropped up, which she had believed dispelled by argument long ago, perhaps she had grown impatient and lost her temper—then Mr. Carey was her referee. If she appealed to the doctor he would be sure to remark, with a brother's freedom, on the folly of taking needless responsibilities, or the danger of encouraging a moral pauperism, by shielding people from the hard teachings of experience. Years spent at the diggings led him to regard improvidence and recklessness as the normal habit of mankind, to be surmounted only by the painful discipline of misfortune. Not often by that even—the practice of years neutral-

izing it in the old, and their example leaving the young no better prospect than to follow in their steps, and so on *ad infinitum*.

Doctor South frequently expressed this opinion when he saw Edward or Helen worried with the difficulties sure to arise in connection with philanthropic endeavour. If Frank privately endorsed some of the doctor's remarks, he had not been honest enough to say so, but had helped in emergencies, during Edward's absence, with that practical sense and less scrupulous expression common to the masculine mind. So Helen naturally missed him when similar contingencies arose after his departure.

At other times she, perhaps, wished to talk over a startling assertion or new opinion met with in her reading. An intangible something had gone out of her life; it lacked the subtle charm of sympathy conveyed, though *unexpressed*.

If Frank had thus actually interested himself in all that interested her, she had not been indifferent to the lights and shadows which had come into his life. She knew he had many anxieties. Instinctively, too, she felt that she helped him to bear, though no words passed between them on his private affairs.

Now she missed this going forth of interest as much as she did the receiving of it. But Mr. Carey's absence was a household want. She and Jessie felt it. When Edward came down he declared that the place was not the same; and even Margaret, who regarded Frank chiefly as Edward's favourite companion, was sorry that he had gone.

It was no wonder that she, possessing collectively both Fred and Jessie, Edward and Margaret, and yet sensible of lack of exclusiveness in these possessions, should miss the friend who had seemed to belong to no one as a personal possession.

So Helen's thoughts ran. But she did not dwell on the want; she rather reproached herself for feeling it, and would say openly that they had been spoiled at Lakeville lately, and must learn to do as they had done before the Careys came.

The veil of self-delusion is curiously thick—curiously fragile. Margaret read Helen much better than Helen could read herself; yet a moment, of which Margaret was quite unconscious, sufficed to rend the veil for Helen also. It came in this way.

A lady, lately returned from an up-country station, calling one day on Mrs. South, had been detailing her experience of the privations and discomforts of life in the far Bush, and compassionating Mrs. Elton's banishment, as she termed it, to Guinham during six months of the year. When Margaret and Helen came in from a walk they had been taking that afternoon, Jessie related her visitor's grievances and commiseration of Margaret's supposed trials.

"Dear me!" said the latter, "I have everything I want; Edward sees to that. Discomforts can be foreseen and avoided; but then, of course, no one is like Edward."

As her sister uttered the words with an air of wifely pride, the image of Frank rose before Helen assertively. "No one else is like Edward," repeated Margaret, and Helen became aware that Edward had a rival in *her* estimation, at any rate.

Was not Frank quite as considerate and thoughtful for others? How would Edward do, if he had half the burdens and annoyances which had pressed on his friend?

"Of course, no one can be the same as one's husband. It all depends on his disposition," Margaret was saying, entering into station details with Mrs. South. The words penetrated Helen's mental questionings: "No one can be the same as one's husband." The image conjured up lifted its head persistently; she saw the yearning eyes as she had seen them that night by

the organ at Grastown, and Helen knew for the first time what was in her heart.

The sisters, engrossed in matronly talk, did not observe her; she slipped from the room to face her new consciousness as best she might.

It did not come to her as it had done to Frank, with a great shock, but seemed to reveal itself gently, tenderly, as a rightful, if unrecognized, inmate.

True, she was uneasy and shy at this strange presence; only gradually it had grown to be a companion, a friend. She comprehended that it must lie hidden, not mingled with her outward life, but she did not share the despondency and torture, the same conviction occasioned to Frank.

There is less of self, less of covetousness, in a woman's love. She can live in another's life, conquering the yearning to appropriate that other life.

Helen found it more difficult to be content, however, when Edward received a

letter, in which Frank described his forest hut, his toilsome journey, and solitary vigils. That epistle had been an unusual effort for the writer, whose letters were generally brief. He had felt impelled to descriptions which were, in truth, a mute appeal to Helen's compassionate remembrance.

Edward was chiefly interested in details of his friend's occupations and surroundings. The under-current of pathos touched Margaret and Jessie. "How lonely for him, poor fellow!" they both exclaimed. Helen's silence was more sympathetic than words.

That night she pictured him listening to the sigh of the wind among the tall, dark trees, gazing through their shadowy branches at the big, white stars. He had said that he sometimes walked a mile in order to hold the same position towards the Southern Cross as he used to when from his own door at Lakeville he watched it shining over Doctor South's house.

I need not say that Helen watched it that night, and felt that they two, gazing at the same object, were drawn closer to each other.

But she soon found that indulging such thoughts made her restless and dissatisfied. She would not allow her life to become a burden either to herself or to others. When she became sensible of this danger, she threw her energies more earnestly than ever into ordinary occupations, busying herself in the interests of those about her.

It was this increased effort which Mrs. South had observed; but Helen kept well and cheerful, in spite of feeling sometimes as if things in general lacked a reason, and required, on the whole, an apology for existence.

She knew, however, that the blank was in herself, and resolved that though her own life should lack a reason, she would find satisfaction and content in enriching the lives of others.

PART VI.

CHAPTER I.

THERE had been plenty of time for Frank to decide on his future course before he left Western Australia, and yet he had not been able to do this. When the bank business was completed and he went on board the mail steamer, he was quite unsettled in respect to the path he would choose for himself, now that choice had become possible to him.

Pacing the deck on fine nights, he would try to mark out some definite course, but always found that he came back to the one question which influenced all the rest—whether his lot was to be a lonely one, or blessed by being shared with the woman he loved. All hinged on that.

I should not like to say how often he read and re-read Doctor South's letter. That cordial, but opaque, communication was pocket-worn and crushed by frequent handling. Sometimes meanings would suddenly flash out from words conned till they formed themselves without effort of memory before his mental vision. Anon their light would die out, and he perceived the gleam to have been but the reflection of his own wish.

The doctor's own love experiences were not forgotten, yet he had no idea of the importance which would be attached to his brief missive, which expressed a friendly pleasure at Frank's good fortune, and hoped he would long enjoy it; joining "the ladies," collectively, as "uniting in congratulations."

Helen's name did not appear, nor was there any allusion to her. Was he to take that as an indication that she merely shared the cordial feeling of her family, being, individually, outside his sphere? Common

sense at length obtained a hearing, and showed that the doctor's letter had no indications, simply meaning just what it said, which was indeed true. And yet the instinct that had divined a suppressed something was not altogether at fault, his wife's remarks having induced a certain reticence in the doctor's usually hearty expressions.

The one point pretty clear to Frank was that he would not continue in the service of the bank. It had not been his voluntary choice in the first instance, and though he had grown to like it tolerably, it ran counter to his natural bent.

He had never quite overcome the horror of that last night at Lakeville. Certainly, he had intended forcing himself again into the financial groove. The relief he now experienced at finding it would not be imperative proved how much the effort would have cost him.

Thus much, then, he saw plainly, that he

would not return to his former occupation ; but whether he should again take up the professional thread which had been broken when his father died, or whether he should become a wanderer on the face of the earth, remained for Helen to decide.

The stricken animal moans in solitude, apart from his fellows ; and disappointed man carries his weary longing to strange lands, groping after the alleviation of new experiences and fresh scenes.

Thrown back on himself, Frank knew that a settled profession would be impossible to him ; he should become a desultory traveller, wasting his best years, and dissipating his property. Arrived at this foreboding, he would turn in for the remaining hours of the night, often to be cheered by sweet dreams—Fancy avenging herself in sleep for the limitations fixed by waking moods of despondency.

As the steamer passed through Port Philip Heads, Frank put aside cogitation ;

his speculations on impending events must now give place to action.

He left the vessel by the first boat, landed at Williamstown, and went up by the mail train, being in Melbourne before the letters announcing his departure from Western Australia were delivered.

After the solitude of his late residence, the city appeared more bustling than ever. The arrival of the mail always adds an air of extra excitement.

Men gather in knots at corners to discuss the news telegraphed from Adelaide, watching the flag which signalizes the anchoring of the steamer in Hobson's Bay. The post-office is thronged ; clerks of firms who have boxes, and homeless correspondents, whose address is "The Post-office," jostle one another for their letters.

Mail men for the country push through the masses, shouldering their bags. Loafers crowd the *Argus Office*, eager for extraordinary, feeling themselves equal to dis-

cussing the most knotty problems of European statesmanship.

Business men pass from one counting-house to another, grave or gay, according to the tone of the telegrams they have received.

New arrivals experience a recurrence of partially cured home-sickness, and stroll about restlessly anxious for the first delivery.

Elderly ladies, whose children are at home for education, nervously enter offices, to find their husbands pooh-poohing their anxieties, and declaring that they have not yet begun to expect the letters—a statement clearly contradicted by furtive glances at the swing-door, and keen listening for distant footsteps.

Parties addicted to conjugal spooning, and parties voting the conjugal state a bore, whose respective partners roam at large on the other side of the world, anticipate their domestic news with interest

or curiosity, according to the condition of the matrimonial bond.

Long-deferred hope stirs once more in the sick heart of poverty, patiently expectant of the delayed remittance.

Young Victoria enjoys the excitement, thinking, at the same time, that the old folks make too much fuss about a dull little island, on which the sun can scarcely be said to shine, and where there isn't room enough to throw a boomerang.

From the gamin point of view, indeed, the English mail is important, as supplying the motive for extraordinaries. Compatriots of higher grade, sharing the *fun* but not the *pence*, vote it all very well, as an acceptable break to monotony, especially when a great cricket or boating match is impending; still, on the whole, scarcely worth while.

Frank, passing along the crowded thoroughfares, caught the infection of human interests, a want in Bush life.

Merging the pressure of the personal in the wider area of the collective, the young blood stirred in his veins, and his courage rose; he went along with head erect and elastic step, entering the bank with something of his old buoyancy of spirit.

Acquaintances were profuse in congratulations; it was pleasant to be among friends again. A few words in the outer office, and he made his way to Mr. Mayne's room.

"A moment, Carey," said that gentleman, finishing a letter, which he gave to a messenger who was waiting; then, turning to Frank, he held out his hand. "As we did not get a telegram, I was expecting you. Glad to see you back, you lucky dog! A rich man, eh?"

"I can't fancy being rich at all," said Frank; "besides, you can hardly call it riches. But I'm very glad to get it, anyway."

"Aye, aye. That little affair you asked me

to attend to is settled—everything straight; Mrs. Carey quite satisfied And now for our business. I suppose there is nothing of consequence to report since your last advices?"

Frank went into details, opened his bag, and laid books and papers before Mr. Mayne.

"I must say, Carey, it's thoroughly satisfactory," said that gentleman. "The directors recognize the judgment and sagacity you have shown. You know the Ballarat branch has been vacant some time. The board decided not to appoint until your return. It will be offered to you."

"I'm very sensible of the compliment, and very thankful for all your kindness; but I should not like it to be kept open for me any longer."

"You're not the man to be idle because you've a little money," Mr. Mayne rejoined, "and I don't think you'll do better; it's an excellent position, as you know."

"Yes; and I hope I shall not be idle," Frank replied; "but I cannot decide at present, any further than that I mean to leave the bank. You remember, it was never my voluntary choice."

"It has served you pretty well, though," said Mr. Mayne, "and you have served it; mutual benefits leads to mutual liking."

"I don't mean to be ungrateful," said Frank.

"Well, it will be time enough to decide when I write you an official letter," continued Mr. Mayne; "You'll look in to-night, perhaps; my wife will be pleased to see you."

"If you've done with me now, I intend to see my mother. I'll pay my respects to Mrs. Mayne on my way back to town; then I'm off to Lakeville by to-night's coach from Geelong."

Mr. Mayne looked at Frank. "You're in a hurry," he said. "Landed this morning, and away again to-night! What will Mrs. Carey say?"

"I suppose I shall take her by surprise," Frank remarked evasively.

"And you really mean to go to-night, Carey?" asked Mr. Mayne.

"Yes," said Frank, colouring. "Good-bye, sir."

"Good-bye, my boy; I wish you good success," said the manager, significantly.

"Thank you, sir." And Frank was gone.

When the Melbourne train came in to Geelong that night, the Western coach was waiting to start. There were a good many passengers; for in the winter it is preferred to the steamer.

The roads were bad; the heavily-laden vehicle went over holes, ruts, and marshes, indifferent alike to the ease of its passengers and the safety of its own springs. It swayed, creaked, lurched over, and righted itself, like a ship in a heavy swell; its temporary occupants tumbled on one another, knocked heads, begging pardon or muttering expletives, according to in-

dividual temperament. The insides declared it was insufferably hot, and the outsides vowed they had never known it so cold. The coachman whipped his horses, shouting to keep them and himself warm, adding a supplementary nip, whenever he dropped his mails at wayside inns. The passengers followed his example at each stoppage for changing horses. Sleepy ostlers, holding dirty lanterns, led away the steaming animals, and harnessed others in their place—in hilly country four, on plains three—a pair in the shafts and a game leader in front.

Frank, who had secured a seat on the box, got down at the first change, intending to walk on and warm himself with exercise. Happening, however, to cast his eye into the coach, he observed a pale-faced woman, with a child on her lap, leaning forward, preferring the keen night air to the stifling atmosphere within the vehicle—a combination of foul air, stale tobacco, and animal odours.

A long journey in a public coach is a painful ordeal for a woman. The vicinity of fellow travellers, always close, is often objectionable. Manners and talk, colonially familiar, frequently becomes disgustingly coarse. Frank, remembering all this, felt a pity for this woman, who sat in the empty coach, gazing with weary eyes into the darkness. He turned into the little bar, now filled with men, and managed to get a cup of tea, roughly made, with plenty of stalks floating on the surface; but travellers cannot be particular. A liberal fee procured him the freedom of the milk jug, which he carried, with the tea, to the woman.

“Thank you, sir; I was longing for some,” said she; adding, “You are thoughtful for a young man,” as he suggested filling the saucer with milk for the child—cups, he suspected, were scarce, and glasses occupied. His *protégés* drank eagerly, and Frank persuaded them to get out, as he

had succeeded in providing a corner by the blazing log fire of the inn kitchen, where they might warm themselves.

"It will do you good to move about, if only for a few minutes," he said. "I will see to your seats;" and he kept guard while the woman was absent, replacing her in the coach before he clambered to his own seat.

Frank lost his walk; but the woman's brightened face, and the child's laugh, as it issued from the inn with a handful of biscuits, warmed him, and he found the journey less wearisome for having interested himself in the comfort of his forlorn fellow-passenger.

He left them at a small township not far from Bulla. A man, who met them with a cart, came up and thanked him for his kindness to "the missus and the little un" so heartily, that Frank accepted it as a good omen, encouraging speculation concerning the woman and her belongings, in order to occupy his mind, and still the

agitation which gained on him as he approached Lakeville.

The coach, he knew, arrived at four o'clock. This was Thursday, the day on which Helen attended, with Mrs. Veal, at what he used to call "The Babies' Carnival;" babies being received with their mothers, from three to four on that day, at a meeting compounded of needlework, reading, and kindly gossip, understood to be useful conversation. The babies, and their mothers combined, sometimes became rather overwhelming, and he had often persuaded Helen to refresh herself with a walk on the breezy hill after their departure. Indeed, it was her habit to return home by a forest path, which skirted the township, and led by a circuitous route to the doctor's garden. Frank thought if he could intercept her there he should avoid meeting her first in the family circle, and be spared the suppressed agitation which must accompany such a meeting.

The hotel at which the coach stopped commanded a view of the school-house; he secured a room there, and commenced to make a hasty toilet, watching from the window of his room.

He had barely completed his preparations when he saw the door open, and a couple of matronly figures, with the inevitable baby, emerge from it. Others followed, most of whom he recognized. Then a tall, lithe figure, clothed in a soft grey material, with hat of the same colour, and drooping crimson feather. She stood on the doorstep, holding a crimson scarf in her hand, and beckoned to one of the departing women, who returned, remaining a few minutes in conversation with her. Presently Mrs. Veal joined them. Helen adjusted the scarf across her chest, tying it behind.

Frank thought, "She is going home by the forest path," which was more open to the sea breeze than the ordinary way

through the township. Would Mrs. Veal accompany her? He did not think it likely; that lady had not time for much walking.

He was right. At the parsonage turn they shook hands and parted.

Frank's heart gave a great throb. A moment more and he was crossing a paddock which abutted on the forest; he leaped his last fence a few minutes after Helen had passed the spot, and could see her grey skirt and the long ends of her crimson scarf glancing in and out among the trees.

Now that the moment he had so longed for was at hand, he felt half suffocated with agitation. The burning words which had come so readily in many a mental rehearsal altogether failed; he had no idea what he should say. He turned hot and then cold, and began to be afraid that he might startle her, coming up, meantime, rapidly, with quick strides.

Helen caught the sound of these, and stood still a moment, though she would not turn her head. She was annoyed with herself for allowing fancy, as she supposed, to affect her nerves so readily. She walked on more quickly, and when convinced that she really did hear footsteps, would not yield to the suggestions of memory.

As they drew nearer, however, her heart began to beat violently. She felt the compelling power of some magnetic influence. With an effort she looked round, almost expectant of him she saw.

Frank came up breathless, and held out his hand.

Of course, the girl spoke first. "This is a surprise, Mr. Carey!" she said, as steadily as she could. "We thought you were a thousand miles away."

"I came over by the mail yesterday. The coach has just arrived. I saw you from the inn, and guessed you were coming up here."

Helen resented the remark. Conscious

that this particular walk was associated with Frank in her own mind, she imagined an illusion which was far from occurring to him; indeed, he was too much absorbed in the one great object of his visit to concern himself with ulterior allusions. His words had, however, drawn Helen's attention to the fact of their having passed the turn which led to the doctor's house; they were now on the hill-side track.

"I did not notice the path," she said; "we shall strike it by crossing this bit of bush;" and she turned back in the direction indicated.

"Don't go home just yet; do come to the hill. Indulge me this once; you can't know how often I have thought of our walks there," urged Frank. Then, gathering courage—"I want to speak to you. Indeed, you must hear me."

"Another time. Let us go home now," she interrupted, frightened at his vehemence, and trembling she scarcely knew why.

Now that the assurance she had yearned for was coming, she shrank back and would have escaped it.

But Frank was too much in earnest. He took her hand and drew it within his arm, pressing it close against his throbbing breast; he looked into her downcast face and found words.

"I have come to know my fate. Surely you have read my secret, guard it as I would? A thousand signs must have betrayed the strong love I bear you."

Helen was silent, but she did not draw away from him.

"Quick, quick, my darling! the waiting has been long. I suffer—you do not know how I suffer!"

And Helen never knew how it came about that she found herself on Frank's breast, fast clasped within his arms.

"My darling, my darling! say you love me! Let me hear you say it this once. Oh, Helen, I used to think I might go on loving

you secretly all my life, not asking return; but now hope has come, I know I cannot do without your love."

"I thought I could do without, too," she murmured.

"But you couldn't, dearest! you know you couldn't! Say you love me, Helen," he whispered, pressing her to him.

She released herself from his arms, looking up saucily. "I haven't heard you say it yet yourself," she said.

"I love you, I love you, sweetheart! I seem always to have loved you. The dumb cry of my soul went out to you, I believe, before ever I saw you; even now that I may speak, it can't be put into words. The devotion of my life will be but a feeble expression of it, dearest." Frank became ungrammatical and incoherent, as many a wiser man has become before him, and many more will after him; for the old human story is still a mighty mover, although science has reduced the affections

to a mere arrangement of the nervous fluid, and good breeding ostracizes strong emotion, and money questions come to the front in these days of social competition.

Our lovers were happily oblivious of such pitfalls. Helen, however, thought it time to check Frank's foolish raptures. "It's getting late."

"But you haven't said it," persisted he, detaining her. "This is my day; I am master now. You must give me my own way on this day of days. Do you know, dearest, I once dreamt that I heard you say it. I've never forgotten the ecstasy of that sweet dream. Make it a reality. Say, 'I love you, Frank;'" and he bent over in gentle entreaty.

When Frank was very much in earnest the intense pathos of his voice was touching. Helen could not resist it.

She looked up, saying in a low tone, "I love you, Frank," and voluntarily placed her free hand on his, which imprisoned the other.

The action was significant. He folded both her hands in his, pressed them to his lips, then lifted his hat reverently, and said, "Thank God for my precious wife."

They set out on their homeward walk in silence. Soon, however, Frank began to talk of the past, telling of his early feelings, his resolutions, and failures in keeping them; questioning with the lover's pertinacity, and ingeniously calling forth delightful repetitions, never weary of repeating and listening to the same sweet follies.

CHAPTER II.

DR. SOUTH came home with one letter, and his hands full of English magazines and papers.

"Here is a letter for you, my dear," said he, "and no end of English news."

Mrs. South kept up a desultory correspondence with family connections at home, though the doctor had long since dropped out of the memory of early acquaintances.

"Is the mail up, then?" asked his wife.

"Yes. I called at the post-office; that made me a little late," replied the doctor, already commencing to cut the leaves of a medical journal, almost the only link which now united him to the old country.

Mrs. South glanced over her letter, but before she had finished she put it down, saying, "Where is Helen? I thought she had fallen in with you."

"Has she not come home? I have seen nothing of her," said the doctor.

"Perhaps she has gone to the parsonage. I'll send up," said Mrs. South.

"I'll go and fetch her; it's getting late," replied the doctor, looking out of the window.

He was turning to leave the room, when he heard the swing of the lower gate. "There she is," he exclaimed; "and, Jessie, who is *that*?"

"Surely it's Mr. Carey's figure," said Mrs. South, surprised.

"Carey? By Jove! so it is. The plot thickens. Fe, fi, fo, fum—my dear, what is to be done?" said the doctor, with real vexation.

"I should say there's nothing to be done. The young people have taken affairs

into their own hands, or I am much mistaken."

A servant announced Mr. Carey.

"How are you, Carey?" cried the doctor, coming forward, but not with his usual alacrity.

"We did not expect to see you," said Mrs. South, as she greeted him.

"But you knew I should come the instant I could," replied Frank.

The doctor gave a lingering "H-u-m!" of doubtful assent. Mrs. South, feeling that the situation was awkward, hoped he had left Mrs. Carey well.

"I just saw my mother," said Frank, "as I came through Melbourne yesterday. It was nearly noon before we got off the steamer, so there was not much time."

"You were in a hurry," remarked the doctor.

"Yes, I was. I suppose, doctor, you know why. I've——"

Mrs. South rose to leave them together.

"Don't go away, Mrs. South," said Frank. "I'm sure you will be my friend. You must have guessed my secret.—Doctor, I hope you'll not object; I have loved your sister so long. I dared not speak until now. All my happiness depends on having her for my wife."

The doctor did not reply, and Frank went on nervously. "I suppose it's no news to you?" he said. "I expect I betrayed myself, though I tried not, for her sake."

"Indeed, it *is* news," replied the doctor. "I never thought of such a thing once, the whole time you were here; and now——"

"Doctor, you're not going to deny us?"

"*Us!* Then you've settled it already?" cried the doctor, testily. "I've nothing to say against you," he added, with more dignity, "but it's not pleasant to be giving one's sisters away. I did not like it with Margaret, and it's much worse now."

"Indeed, doctor, I will devote my life to making her happy."

"Exactly what Elton said; but it doesn't make it easy to lose her. In fact," he continued, with grim humour, "if one thought you'd devote your life to making her miserable, it would be plainer sailing for me."

"I'm sure you have had no reason to regret Mrs. Elton's marriage," said Frank.

"No, no; only Guinham is a thousand miles off."

"I have not any Guinham," said Frank; "we can live wherever Helen pleases."

He dwelt on the name lingeringly, as though there were a spell in the sound, and yet with an air of proud ownership, which sat well on the young man.

"We can scarcely imagine life without Helen," said Mrs. South; "but if she is near, it will not be quite so hard. Besides, we must consider her rather than ourselves." This last remark was made in a tone of gentle remonstrance.

"You are right, Jessie," said her husband.

"If her happiness is bound up in this, there's no more to be said. I'm afraid, Carey, I've been boorish. You'll understand it's a trial. However, if Helen is to go, I don't know any one I'd sooner trust her to than yourself, except Edward."

"Happily for me, he can't enter the lists," said Frank, relieved. He really had begun to fear the doctor's opposition. "Excuse me, doctor, if I press. I may understand, then, that you consent? I'll explain my affairs to you, and you will see I am in a position to make suitable settlements. I am not a rich man, but I can provide fairly for my wife."

Mrs. South here left the gentlemen, saying she would go to Helen.

By-and-by Helen came down to dinner, her arm in Jessie's. With a shy, tender air, she went towards her brother. He raised her chin, and looked steadily into her eyes for a moment. She coloured painfully, and the tears came. Stooping to kiss

her forehead, he drew her arm in his. "Are we to have any dinner to-night, Jessie?" he said.

"Come, Mr. Carey," cried Mrs. South, leading the way to the dining-room.

"Not Mr. Carey—Frank, now," he said aloud.

"Well, then, Frank; for I think my husband has been rather cross."

"Thank you for the kind reparation," said the young man—"though one doesn't want reparation. The doctor had much reason. I shall not rest until we have made him confess he has gained two in losing one;" and Frank looked across the table to Helen, smiling.

She smiled back, but her lip quivered. She was very fond of her brother, and his evident disappointment affected her.

Mrs. South and Frank exerted themselves to make conversation. Frank told stories of life in Western Australia, and described the country round Freemantle and Rock-

ingham. By degrees the doctor became interested.

"I thought those last two months would never come to an end," said Frank. "The business seemed to drag on. People were dilatory on purpose to aggravate me, apparently; they knew I couldn't leave things unsettled."

"I like to see a man stick to his duty, whatever it is," said the doctor.

"Of course. But those tranquil Western Australians have left an impression of unmitigated dawdling on my mind."

"I expect the sun dawdled too, and the days were dilatory, eh?" cried the doctor, shaking off his depression.

"I see you're free of the guild," cried Frank, laughing. "You understand how tormenting things were."

"Oh, well, I suppose I've served my time, as well as the rest of you; but I wasn't an only sister," he added, looking slyly at Helen.

"Don't, Fred!" she said imploringly.

"In your case it was much worse," said Mrs. South. "An only brother is a greater loss than an only sister. Don't mind his nonsense, Helen."

"But nobody lost me; they gained you, which made up for everything, you'll admit."

"Precisely the view others take of their own little matters," laughed his wife.

"Hear, hear!" cried Frank.

The party were growing merry, although the pudding was cold.

"Let us apologize to one another, my dear," said the doctor, when the hostess expressed her regret at this. "Our neighbours are oblivious of the fact."

"After a twelvemonth of tough mutton, half cooked, one isn't likely to find fault because one's pudding is cold," said Frank.

"Your roughing reminds me of my brother Jack," said Mrs. South. "He has lately been driving a mob of cattle across the country to Sydney, in company with

some other settlers. Jack acted as cook, and has given us an amusing account of his culinary experiments. We think it a mercy no one was poisoned."

So the dinner passed off better than might have been expected; and when the ladies left, they had the satisfaction of seeing Frank draw up to the doctor, and the two apparently settled themselves to a friendly conversation.

During the next week Doctor South came to know his proposed brother-in-law better than he had done during the whole of their previous acquaintance, now nearly two years old.

Though the doctor is my especial favourite, I am obliged to confess that he is a little lazy, *mentally*—not a close observer, unless his attention is particularly aroused; and this more in his own social circle than in respect to his poorer neighbours. The kindly feeling, so frequently called out on their behalf, induces keener perception.

Prominent angles, too, among the uncultured are more sharply defined, not being smoothed off by the requirements of polite society.

Doctor South understood the genus free selector, and knew at a glance whether a fresh specimen was a genuine occupant, or merely a temporary irritant for the neighbouring squatters.

He met the self-assertive miner on grounds of equal independence, and could beat him in the "I'm as good as you and a little better" manner when occasion required. He relished the dictatorial heartiness of the farmer who believes that wisdom will die with him, and that agricultural boards, and book learning in general, furnish idle people with innocent amusement, but are altogether unpractical.

"They talks, and they writes, and the newspapers account it summat; but, bless you, doctor, they don't know nothing. 'Tis the man that handles the plough and tills

the soil as takes kindly to 'em, and they to him. The land understands him, and he understands the land," etc., etc.

I am afraid Doctor South did not always improve the occasion for the dissemination of enlightened ideas as he should have done. He rather enjoyed observing idiosyncrasies in their raw state. In the sphere of smooth surfaces, cultivated to a common standard, he accepted what appeared, and did not trouble himself to search beneath.

Thus he had received the Careys as pleasant neighbours, being first drawn to Frank by his prompt action in demolishing the snake which had threatened Mrs. South, and afterwards getting to like the young man for his own sake.

Now, however, he took pains to observe him carefully, draw out his opinions, and really understand his principles. We who have watched his career, his difficulties, and the manner in which he encountered them, know that he would gain, not lose, by closer inspection.

Since the mishap of the spilled coffee, a prejudice had been growing in Doctor South's mind against him. Now it gradually dispersed, and he saw that, though the marriage was not a brilliant one for Helen, it was one which was likely to bring increasing content, perhaps brilliancy too in the end, for Frank had both ability and pluck.

It was a great relief to the young people to find the doctor thus reconciling himself to it. The absence of thorough cordiality on his part had threatened to make a bitter drop in Helen's cup of happiness. Any shadow that fell on *her* enveloped Frank too.

The brother knew this, and, so soon as he was honestly satisfied, he let it be seen that he accepted the future Helen had chosen, as the best and most pleasing to all.

She herself soon experienced that entire rest which is the charm of a love which springs from conviction of worthiness in the

object. Both these young people felt as if they had known each other from childhood. Frank declared they had been united in some pre-existent state; it was a mistake to date their acquaintance only from the period of his coming to reside in Lakeville. Of course, he was equally far-sighted in respect to anticipations, drawing lavishly on the delightful future which stretched before them. Helen would laughingly remind him that matrimonial thorns grew among its roses. Not that she had much knowledge of these, the marriages which had come most closely within her ken having fewer discordant elements than most.

When Frank pointed this out, she remarked, "But, you know, Fred and Jessie avoided the exactingness and impatience of youth; and as for Margaret, of course no one is like Edward."

"You little rebel!" said Frank, "I'll make you acknowledge I am like myself, and that myself is better than Edward—for *you*, at any rate."

"There's no knowing what one may come to, but I've never admired conceit yet," said Helen, severely. For which sauciness the lover's penalty would be inflicted.

And so the days passed in a sweet content, across which sparkles of joy burst and bubbled.

"It does one good to see those two," said Mrs. South to her husband one day, as they watched Frank and Helen riding down the street together. "I think they are made for one another. Each supplements a want in the other. Frank is disposed to be brusquely practical in his opinions of people and things; Helen is enthusiastic; and very tender of life's bruises. Then, again, years of repression seem to have lent force to his affections, which sometimes are a little overpowering. Helen's steady, quiet depth of feeling will counterbalance this, and help it to a right channel."

"I never detected a want in her life before," said the doctor, in a thoughtful

tone; "it was rich in interests and attachments; yet one is now inclined to believe that, without this complement, it must have been imperfect."

"I don't imagine she felt the want herself; at least, not until lately," said Mrs. South. "Now life to her without Frank's love would be a blank."

"No life is complete without the one fond tie," said the doctor. "What a comfort I found out my need of complement, before these young folks made their discovery! I can't wish them anything better than to be as happy as we are, dear;" and he stroked his wife's hair, leaving a kiss on her forehead.

"Ah! I wish that too," said she, with a happy sigh.

When Frank went to his hotel that evening, he found a letter from Mr. Mayne. That gentleman had heard from Mrs. Carey of the engagement, and had postponed writing as long as he could. "It is the first bit

of brightness the young fellow has had since he was a boy," he said to his wife, "perhaps, indeed, in all his life; for I fancy 'twas hard lines to him even in childhood; it's a pity to break in on his paradise sooner than one can help."

"The fool's paradise, I suppose," said Mrs. Mayne, laughing.

"The paradise that makes men better, and wiser too, to the end of their days."

"You are inclined to think well of this Miss South?" asked Mrs. Mayne.

"I judge from what I know of Carey," replied her husband. "He's not a man to be caught either by clap-trap or silliness, and he had plenty of time to consider."

"I remember you suspected a lady in the case when he left so hurriedly. Mrs. Carey doesn't appear enthusiastic about her, though," said Mrs. Mayne.

"I fancy she would have liked a double connection with the Hay family," remarked the manager.

His letter to Frank had to be written before the next board meeting; he could not well present his reluctance to breaking in on the lover's paradise as an excuse for delay to those most potent, grave, financial seigniors.

So Frank received the official offer of the Ballarat branch, which compelled him to come out of fairyland and consider how he intended to meet the claims of this mundane earth.

It was a distasteful necessity, but salutary. Indeed, to have been able to forget the world for a whole fortnight is a happy oblivion which falls to the lot of few among us in these busy times. Frank knew that, and mentally braced himself to let in outside currents on the paradise, which he had no idea of leaving. A keen, even ungenial, wind would do no real harm now. So he went next morning to show Helen Mr. Mayne's letter, and talk over the future with her.

She readily fell in with his desire to abandon the bank, and take up the profession which had been his original choice.

"I don't imagine," said Frank, "that I can ever becoming a shining light now; it is too late in the day; but it will be honourable occupation, and I may make a decent living at it by-and-by. Of course, if that had been an immediate object, I must have gone on in the bank."

"We might have been happy enough," said Helen; "but I like the law best for you, though I'm proud that the bank has made you this offer."

"It is gratifying. If you are proud of it, I'm glad Mr. Mayne did not take my refusal as final."

"How long were you reading before?" asked Helen.

"I was in my second year when my father died. After matriculation, I went in at once for the law lectures. Of course, I've lost a great deal, and must work hard."

"That won't be a burden, as you've no other work," replied Helen, cheerfully.

"Not if my principal anxiety is set at rest. Darling, you must promise to be my wife before I fairly buckle to."

"Nonsense, Frank! How can students be married? Let us wait quietly, and always spend the long vacation together."

"I assure you, Helen, it is quite common for married men to enter at the university; but you know that yourself. There's Newton and Griffiths, session clerks, and M'Alister, who was quite a family man when he commenced to attend terms. Several of our police magistrates have qualified also. And, dearest, I can't read—indeed, I could not—without you to encourage me."

"We've both of us been rather silly lately, Frank," said she; "but you'll recover when you take up work again, and so shall I. Only think how delightful it will be to receive letters and write them! I'll write every week, and so must you."

"Twice a week, Helen, at least. I shall never sleep comfortably if I have not heard from you during the day."

"I suppose you managed to sleep sometimes when you were absent before?" said she.

"That was different, wasn't it, darling? I could never go back to that again. Honestly, *now*, could you?"

"I am very glad we need not try," Helen replied simply. "You'll be a good boy, Frank, and win laurels. Dear me! how proud I shall be when you write LL.B. after your name, or, better still D.C.L. Dr. Carey! Only fancy! It has a grand sound. Not a medical tinge; rather of divinity, I should say."

"No, no; you'll not put me off that way, madam," said Frank, drawing her towards him. "I can't try for anything until you promise. Let me see, this is August. Observe how self-denying I am; I'll not complain if you will name the end of September."

Helen, however, was not to be hurried; she maintained that he must try the strength of his intellectual wings first.

"You have been all these years counting money," she said; "perhaps you may find that you can't get on at anything else. Then we must go into business again. I can't marry I don't know who."

"You must marry me, and take the rest on trust," urged Frank.

A compromise was at length effected; Frank promising to begin his terms, and Helen agreeing to name the marriage day when the November term broke up.

"Are you going far this afternoon, doctor," asked Frank, later that day.

"Only to Kirkstall. Why?" replied the doctor.

"May I drive you? I want to have a talk over matters."

"I shall be glad of your company, Carey. Does it involve the additional pleasure of yours, Nellie?" asked he, turning to his sister.

"No," said she, gravely; "I think you two are best alone."

Frank told the doctor of Mr. Mayne's letter, and of his disinclination to the proposal there made; also of his intention to go in for the legal profession.

"I should prefer that myself," said Doctor South. "Your early training gives you a better chance than a good many men who have gone in late in life."

"I am glad you approve," said Frank. "I shall read hard, and not discredit your confidence, I hope." Then he proceeded to enlist his companion on the side of an early marriage. "It would settle me, and I should study twice as well," he said.

"No doubt; but there is another side to the affair, you know."

"I will engage that settlements and everything else shall be ready in a month, doctor, if you will use your influence with Helen to name an earlier day."

"An earlier day? Has one been named, then, already?"

"Not exactly. She said something about fixing when term breaks up, in November."

"That's quite soon enough, Carey. Take my advice, go up and make a beginning. You'll have preparations to occupy your spare time, and the months will pass quickly. You'll see your way better, and arrangements need not be hurried."

"But, doctor, I assure you, I——"

"Nonsense, man! Please God, there's a lifetime together before you. Let Helen have breathing space, and yourself too; you will both be the better for quietly considering the future. There has been a good deal of excitement lately."

"You don't mean that considering is likely to alter anything, surely, sir?"

"Not at all; only it is better. Christmas, indeed? Why, it will be here directly, and you haven't a house to take her to yet."

"I can get that in a couple of days in Melbourne," said Frank.

"Possibly. But the ladies will want to

see the house. I see you are hardly up to that sort of thing yet, my lad; we'll take a run down to town, when you have looked over some places."

"Will you, really?" said Frank, delighted. "If you'll come down you can arrange details with my lawyer personally, which would be much better."

"Edward and Margaret will be here soon; we could not hurry this affair without them. One would think you were afraid of changing your minds."

"You know different, doctor. You'll really come down?"

"Yes; I have business in town; the ladies will want to be shopping, no doubt."

So it was decided that Frank should return to Melbourne, and commence preparations for his new life, professional and domestic. He wrote to Mr. Mayne that night, declining the offer made by the bank, enclosing a private letter apprising

his friend of his intended plans, and promising an early visit.

After that he lingered yet another week. The beginning of September, however, found him in Melbourne, in a general state of indignation with himself for the childishness which made the parting with Helen more painful even than he had expected it would be.

He worked off some of his soreness by setting on foot his preparations with great energy. The methodical firm, with which Mr. Grove, of Ribee district, did business were looked up every other day by their client, who was inexperienced enough to believe it possible to hurry law forms.

House agents also were visited, and a variety of eligible properties, apparently provided in exact accordance with his requirements, were inspected.

Frank usually returned from house-hunting expeditions full of respectful wonder at the powers of imagination possessed by

agents and auctioneers. These inspections, however, furnished occasion for extra letters to Helen; and once, when an eligible property was offered, on a Thursday, he thought it would be wise to run up to Lakeville by the night coach, remaining until Monday, in order to elicit Helen's opinion concerning the one disadvantage—its distance from town. A couple of delightful days were passed, and the position of the said house voted to be an insuperable obstacle.

Meantime he had entered at the university, and commenced attending lectures. Gradually he became interested in his reading, and proportionately patient.

He found that money arrangements took time; it was necessary to consider the question of investments, to secure safety and a fair return for his capital.

Mr. Mayne's advice was invaluable, and things were put in proper train; but they would not hurry.

Frank's former taste for study revived,

and he began to like the prospect of engaging in the profession he had chosen.

At last a property near Toorak was offered. It was in every way suitable, and comparatively cheap too; for this once fashionable locality has been shorn of its glory by the removal of the vice-regal residence to South Yara (now the Belgravia of Victoria) while the mansions of Toorak, commodious and stately, have become a sort of old Kensington—if one may compare the yesterday of colonial antiquity with the dignified past of a land woven into the texture of historic memories.

CHAPTER III.

LETTERS of cordial congratulation had been received from the Eltons. They had been staying in Sydney, on account of Margaret's health, during the early spring. In November they arrived in Melbourne, bringing a new baby. Doctor and Mrs. South, with Helen, were there waiting to receive them.

The house at Toorak was inspected and pronounced perfect.

"It is almost as good as the country," said the doctor. "I should not have thought so much land was available near town."

"The city does not spread much in this direction now," said Edward; "I think we

must look out for a place. It's convenient to be so near Melbourne, and yet enjoy the freedom of the country."

The ladies liked the internal fittings, and, for a wonder, suggested few alterations. Accordingly, the property was purchased and settled upon Helen.

Mrs. Carey, after some hesitation, had acceded to the wishes of John and Fanny, and consented to occupy apartments in their house, keeping her own servants—the Hay establishment being on a sufficiently extensive scale to admit of this arrangement, which was a comfort to Fanny, and left Mrs. Carey free from household ties.

She talks of crossing the ocean once more, and renewing such old friendships as are left after an absence of thirty years.

When she does go, I fancy she will leave Lucy behind, that young lady and Julia Hay having agreed to be married on the same day. They are determined to make it a

day distinguished in the matrimonial annals of the colony, by the glories of a wedding worthy of being chronicled side by side with the most fashionable marriage of the London season.

I need not say that, in respect to splendour, Helen South's wedding will be of no account. It will be celebrated in the little country church where Edward and Margaret, Doctor South and his Jessie, plighted their troth, which is hallowed by many a sacred association, and still full of memories of the good parson whom they all loved so well. It is to take place at the beginning of the new year. Dr. Wyse, overworked as he is with his large Melbourne practice, has promised to attend.

Helen is a great favourite with him. A chord in the *nature* of each beats in unison. Though their general characters and outward lives are so different, in their large-hearted sympathy for suffering they touch; and the pleasure they both experience in

helping others forms a strong bond of sympathy between the busy, brusque medical man, occupied from morning to night with the claims which accumulate about a successful professional career, and the young girl, unknown beyond her own social circle.

It was Dr. Wyse who brought the Souths to Lakeville, and he has now thrown out another suggestion, which may prove as influential as the former one did.

"I hear your practice is growing very, very large, South," says Dr. Wyse. "Indeed, you look a little fagged. Why don't you take in an assistant? I know a man who would go up with a view to future partnership. I'm sure you would like him well enough to give him a share before long. He is clever, has money, prefers a country practice; it might be worth your while to think of it."

"My dear friend," says Doctor South, "what a restless imagination you possess! You've always something to propose."

"If everybody's propositions were as excellent as Dr. Wyse's, we could not have too many of them," says Mrs. South. "I'm sure you are worked to death."

"You know, South, you've given hostages to fortune now, and must not allow yourself to wear out."

"I'll think of it," says the doctor, who dislikes professional partnerships.

However, I expect his objections will be overruled, the whole force of the conjugal and family brigade being brought out in favour of the suggestion. He declines the assistant for the present, but I fancy he will have small chance in impending arguments on the subject. Meantime, he has returned to Lakeville with his wife, wondering which of his patients he should be able to turn over to the young *medico*, in the event of his ever having him there.

Helen has been left with the Eltons, who mean to spend a couple of weeks by the sea-side. Margaret and her baby want sea air

and quiet, so they have decided to go to Sandy Bay, which combines the advantages of a splendid beach, a back country of forest ranges, and absolute seclusion.

A primitive watering-place is Sandy Bay. One can imagine the astonishment with which a fashionable *habitué* of marine hotels and esplanades, which command a magnificent view of the ocean, would contemplate the long, straggling, one-storied cottage, with its after-thoughts of odd little corner rooms hanging on wherever it is possible to perch them, which is here the sole representative of hotels, boarding-houses, and elegant lodgings; but it is beautifully situated, fronting the great Southern Ocean, which runs up into a lovely bay, locked among forests stretching to the water's edge.

Behind are lofty, well-timbered ranges, overhanging deep gullies luxuriant in ferns and wild flowers; the trees so close together that they grow bare to a great height

until freer air is reached, when they spread out into a network of branches. As yet these ranges are in their natural state. No splitter's hut or woodman's defined track is seen. The native denizens of the forest are undisturbed by the sound of the axe or tramp of cattle. Young bears clasp the great trunks with spreading arms, aping the nimbler movements of bright-eyed opossums, who look triumphantly out from the topmost branches. The mow-pock utters his monotonous note, deliberate and solemn, refusing to be excited by the screams of cockatoos, whirling upwards and creating a diversion for inquisitive young parrots and miner-birds.

Sometimes an approaching storm will drive a crowd of seagulls and penguins landwards. With a rush they light on the outer branches, ready to return to their native element when the storm shall have passed. These seem to bring with them an aroma of the salt sea, very objectionable

to the old owl taking his noonday sleep cosily among the thickest foliage. He shakes his head, and looks upwards, gravely remonstrant at the hoarse screams of these noisy foreigners. A brilliant redbreast, hopping from twig to twig, pauses with head on one side, his sharp eyes glancing hither and thither, comically wondering why any creatures should take the trouble to make so much noise.

At intervals, sounding above all, comes the mocking laugh of the Australian jackass, indignant at being bearded in his own domain—half human, half demon—a hollow, weird-like cry, as from the soul of some ancient misanthrope in process of transformation.

Black swans, with red bill and gracefully poised wing, hover languidly silent above. Their aristocratic elegance contrasts with the awkward flight of a flock of native companions, in search of an open glade, where they may perform their curious, methodical dance.

Under all, amid the matted carpet of leaves, moss, she-oak cones, and fern fronds, the little bandicoot burrows, the patient ant labours, and the sinuous snake crawls, dragging its slimy length stealthily along, and lifting its head at each unwonted sound.

A busy scene, replete with movement and enjoyment! Surely the world of irrational life is as varied and interesting, as full of order and significance, perhaps, too, of meaning and of worship, as is this world of humanity, where man flies or crawls, sleeps or wakes, watches or waits; while the dissonance of the noisy shrieker, and the silence of the patient worker, blend together in the ordering of the Great Ruler for the general good.

Frank went to Sandy Bay for a day or two with his friends. He must see them settled. When that process was over, and they commenced to make acquaintance with the place, he thought he would join, just their first tour of inspection. Then it was

Wednesday, and hardly worth while to go back for the fag-end of the week; he would return on the following Monday. So he spent a delightful week in this solitude, shut in among the ranges, which separate it from the outer world on one side; the only access to it at present being by a bar of sand, across which, even when covered by the sea, horses accustomed to the place draw the vehicle, which meets intending visitors in Geelong.

Letters reach twice a week, but one is safe from telegrams.

Our party found the internal arrangements of the house in keeping with its primitive surroundings. Everything fresh, natural, and plentiful; luxuries unknown; artificial wants ignored. (Accustomed visitors, not wishing to do without these, provide accordingly.) No wines; no made dishes; no carpets; plenty of good tea and coffee, any amount of fresh milk; the purest water; poultry and meat fed on the

place; the sweetest of home-made bread and butter; cakes and pastry that a Gunter might envy. A garden of choice fruit from whence you may pluck at will; eggs, vegetables, all home-raised. Breakfast at eight; dinner at two; tea at seven; luncheon baskets liberally filled for morning excursions; biscuits or a drink of milk for after-tea rambles. A large hall, clean and bare, for the common meals. Closet sitting-rooms, attached to bed-rooms of like size, in the proportion of one to three, afford privacy to family groups; and as I am not writing a romance or an advertisement, I may perhaps be forgiven the dash of the practical which prompts me to add the charge, namely, one shilling per bed, and one shilling per meal, for each person.

Several other parties came and went while the Eltons were there. Although early in the season the house was fairly full.

Tourists in search of the picturesque; quiet people who instinctively avoid crowds;

townsfolk weary with the hurry of city life; ladies wishing to set up ferneries, or make collections of shells; lovers of nature, curious in mosses and wild flowers; parents with large families and small means (like John Gilpin's spouse), "bent on pleasure, but of frugal mind;" rich people familiar with our few watering places, and glad of a change;—most of these are, at one time or other, represented, during the summer months at Sandy Bay.

Everybody lives out of doors as much as possible; early to bed, and early to rise, is the household motto. Tired with long excursions, most of the visitors readily fall into the prevailing custom; retiring at hours that would elsewhere be regarded as unreasonably early.

An elderly barrister, accompanying Frank one Friday, proved an exception; seriously upsetting the nerves of the hostess by asking for breakfast at ten, and dinner at seven; but she rallied to the occasion, and

declined to allow such heathenish hours in her household.

"You go to bed in the middle of the day, and get up in the middle of the night," said the barrister indignantly as he departed.

An elegant swell, in attendance on a party of female relatives, endorsed this accusation; adding that it was a sort of Land's End, where "a fellow couldn't get a glass of brandy, unless he carried it in his dressing-bag;" which was quite true. This gentleman, however, being very fond of ferns, and having received a case of wine and some novels from civilized regions, became reconciled to the place; the more so, as he was accepted as an authority on public affairs—colonial and European. His airs of universal knowledge and condescending superiority afforded much amusement.

An overtaken newspaper editor, coming down for a whiff of sea air, opened his eyes

in astonishment at some of the remarkable facts Edward Elton took pains to elicit from this gentleman, during their evening meal, on the night of his arrival. This was the spectacle:—Elton respectfully inquisitive; his interlocutor oracularly affable; the editor, at first indignant, afterwards joining in the fun; a couple of Government officials, on what they called a shooting expedition, emitting explosive guffaws; two quiet young ladies in attendance on an invalid mother, mystified; a clever matron, with a delicate husband, laughing merrily; Helen annoyed that the man was such a fool; Margaret, thinking her husband was going too far, telegraphing to him across the table; Frank abetting Edward; a bride and bridegroom on their wedding tour, taking advantage of the general diversion to do a little conjugal love-making.

With variations, according to the class and number of inmates, such scenes were frequently presented round the common table,

especially after the wanderings of the day were over, and everybody was ready for the seven o'clock meal, which was a compound of dinner, tea, and supper.

After it was over, groups formed on the verandah, and low laughter from scattered garden-seats would float in at the open window, calling forth response from merry children, to the distraction of mothers and nurses, who cannot get the young ones to sleep. The scent of fragrant tobacco is wafted on the breeze. Glowing sparks wind in and out among the bushes; sometimes one catches a glimpse of sweeping drapery in company. Generally, however, the ladies are tired; and so are most of the gentlemen, who loll about, or lie at full length on the grass.

Gradually they disappear. Lights shine on the white window-blinds; one by one they are extinguished. The moon rises above the gable of the solitary dwelling, throwing a flood of dancing beams on the rippling

waves in front, leaving the background of forest dark and solemn as the threshold of some mysterious region. The nearer portion of that region, however, is no mystery by daylight; exploring parties have worn many tracks in what was, a few years ago, an untrodden wild.

Helen and Frank, wishing to possess a memento of this happy period, were bent on rearing a growing fernery in a sheltered corner of the grounds attached to their future home, which prompted excursions to gullies in search of the finest trees. The party would set out in the morning, Edward and Frank shouldering their breech-loaders, Helen walking beneath the shade of a white umbrella, and Margaret seated on an old pony, which Edward had discovered on the farm. In front of her hung luncheon and fern baskets.

In this way they reached some lovely spots, penetrating to deep gullies where vegetation of the most varied kind flourished in

great luxuriance. Shrubs and trees, mosses and trailing plants, usually choosing markedly different habitats, here intertwined their shoots, and matted together as if of one genus—creepers climbing the drier sides; variegated mosses clinging about the tree-ferns, which rose to a height of twenty-five or thirty feet from the bottom. The bright cherry-tree, the funereal she-oak, and spread-blackwood thrust themselves in every available space.

Spots like these are the natural forcing grounds of insect life, multiform in species (if creatures that appear to be the result of freak on Nature's part may be classed as species): brown things with big heads and no bodies; green pulps all legs; moving balls that one might take for vivified wattle blossoms; black shining dots, tiny and round, enjoying existence in the loam enriched by the decay of vegetable generations.

"What surprises one," said Helen, holding a moving yellow ball, whose beady eyes

seemed contemplating her with curiosity rather than fear, "is that these creatures are usually of the same colour as the shrub on which they live!"

"Native nurseries make strange suggestions," said Edward—"provocative, too, of rash conclusions, if one didn't remember how appearances ramify on investigation, spreading in unexpected directions."

"Theories are upset as soon as formed among these diverse myriads," said Frank. "Yesterday I had a theory about the colour of parasites; but it doesn't fit to-day, on a closer examination."

"Somebody supposes that it is a merciful dispensation to hinder their discovery by enemies, but I fancy food is the chief colouring power," said Edward.

"Observe the sublime indifference with which one species ignores individuals of another species," Helen remarked. "They pass and re-pass, lazily or busily pursuing their own existence, apparently unconscious of the presence of others."

"That's a philosopher in your hand, Helen," cried Edward; "he is not afraid of you, but quietly investigating the new world in which he finds himself."

"I fancy vitality is scarcely strong enough for nervousness," she replied.

"Then he is open to impressions, unwarped by the prejudices born of feeling."

"I'm afraid he will hardly live long enough to work out his discoveries," said Helen, lifting the creature carefully on to an adjacent branch.

Nearing home on their return, nurse, with the new baby, and sturdy little Freddy would come to meet them—the latter divided between the desire to have a real ride with mamma, or a more boisterous one on papa's shoulder; so they re-enter their seaside home in high spirits and with voracious appetites.

But pleasant trips, like other delightful things, come to an end. It is well that they should do so before monotony sets in.

Christmas was at hand; Doctor and Mrs. South were becoming reproachful. The fortnight originally named was more than doubled. Margaret had regained her strength. The visit, too, was beneficial to Helen, who had been a little shaken by late excitement.

They left Sandy Bay, carrying with them a feeling of almost affectionate remembrance.

Lakeville put on its best to welcome them; it was home, after all, and they agreed that it equalled Sandy Bay in beauty of scenery, though of a different kind.

If it lost in respect to the charm of solitude, it had the advantage in convenience, which is of more account in a permanent residence.

CHAPTER IV.

A WARM still day in January; the sun's burning rays tempered by a silvery veil of mist, often the precursor of a hot wind. Lakeville wears a holiday air. Its stores and shops are decorated with evergreens—quite an alcove of shrubs in front of the banks and post-office; the mechanics' institute, school-house, town hall, and hotel gay with flags. An arch of shining laurel, interspersed with white lilies, above the plain iron gate of the little church, the lintels of its door wreathed with honeysuckle and roses; inside, a wasteful luxuriance of flowers—wasteful for this time of the year, when the country for miles

round has sent its treasure of flowers, which nature will not restore until another spring. The walls of the church are festooned with the bright green Australian ivy, relieved by the crimson *kalosanthus*. Delicate ferns, mixed with blush roses, adorn the chancel, from which hang silken banners bearing appropriate mottoes.

It is to be a quiet wedding, and Helen has met her young people the previous evening for the last time, refusing a public demonstration; but it would be ungracious to forbid the expression of loving regard, which had found vent in the decoration of the church.

Now old and young, in Sunday costume, line the path to the sacred building—men and women, boys and girls, carrying such bouquets as individual taste pronounces most fair.

Curious interpreters of character were those bouquets, from the bright scarlet geranium and yellow jessamine which the

sturdy farmer stuffs into his buttonhole, to the little bunch of forget-me-nots which Lizzie Bond holds in her hand.

The Hay carriage drives up, from which alights John Hay and his wife, with Mrs. Carey. Frank and Mr. Mayne issue from the parsonage, the latter having Mrs. Veal on his arm. Frank takes his mother; and, amid a low murmur of "God bless you, Mr. Carey! Sure, you've the luck to-day," they enter the church.

Along the private path leading from Doctor South's garden to the church reserve, shadowed by overhanging trees, comes the bridal party—a shifting canopy of white and green parasols, floating drapery, and tall figures, faithful on such an occasion to the British regulation black, even under a southern sun.

The bride leans on her brother's arm, a graceful figure of shining white, relieved only by the heavy coronet of dark hair, to which her veil and wreath are attached.

Behind, attendant Nereids, in pale green, with gossamer veils that might pass for the ruffling of lightly folded winds—Lucy Carey and Julia Hay, escorted by the gentlemen who are destined, by-and-by, to figure in a more magnificent scene; two of the Miss Eltons, from Grastown, led by Alfred and John Carr.

Mrs. South and Mrs. Elton, in grey dresses dotted with crimson, supply colouring to the picture. Doctor Wyse and Edward Elton, in attendance on the matrons, bring up the rear.

Frank, watching from the church door, meets the party at the gate. Insensible to the demands of etiquette, and deaf to Mrs. Carey's remonstrance, he walks on the other side of his bride. As they pass along not a word is spoken; only a rush in the air. A shower of flowers, thrown by old friends and young friends, male and female, strews the path which the bride treads.

Helen lifts her eyes with a tremulous

smile; the doctor touches his hat, compressing his lips; Frank bares his head, holds his hat in his hand, and is not ashamed to show how much the silent tribute, and evidently repressed feeling, have touched him.

After this the people move quietly into the church. Every part of it is full, yet the silence is absolute. Not a rustle, not a cough, not a whisper; tears are in many eyes, but no sound is heard. The tension is almost painful. It is a relief when Dr. Helm's full, sympathetic voice breaks the stillness. Then Mr. Veal, in more familiar tones, takes his part, and the air of unreality, which had pervaded all, passes.

A slight confusion after the service, in affixing the signatures, is a welcome diversion. Helen and Margaret exchange glances. Neither can quite see each other, for a mist is before the eyes of both; but they manage to smile; and Frank whispers, "My brave

darling!" But he won't say more for he feels that a word might destroy the composure the sisters have maintained.

Doctor South is grim, not to say cross. Jessie watches him furtively; she knows this is a trying day to him.

Doctor Wyse and Edward Elton are invaluable; they contrive to exhibit an air of gaiety, which the bridesmaids and their cavaliers readily take up. So, amid lively retorts and merry smiles, the party leave the church, the congregation rising simultaneously as the bride and bridegroom pass.

A few minutes after, the lads hanging about start a faint cheer, soon growing into deafening hurrahs, which are repeated from time to time, until the carriage which is to convey Frank and his wife the first stage of their journey to town comes round.

Then the crowd become demonstrative; and amid tears and smiles, good wishes

and lamentations, accompanied by a deluge of old slippers, they drive off—Frank standing up and waving his hat in undignified fashion, until the carriage is out of sight.

CHAPTER V.

CONCLUSION.

It is a field-night in the Legislative Assembly at Melbourne, about four years after the period which has become a sort of Hegira in Lakeville chronology, known as "the summer when Miss Helen was married."

Lakeville has seen her many times since then. A public tie now supplements the bond of private feeling which united Mr. and Mrs. Frank Carey to that township. He now represents it and the surrounding district in Parliament. An election occurring about two years after his marriage, Frank was requested to stand. Returned by an overwhelming majority, he

has since devoted himself zealously to his Parliamentary duties, and has become a prominent member of the Legislative Assembly.

Lately called to the bar, he is beginning to make his mark as a barrister; and Helen says he must not allow his natural taste for politics to hinder progress in his own profession. All the same, she is proud of his influence in the House, and is going down to-night, because Frank is to clench the previous arguments of his party, and carry his Bill for the Abolition of Payment to Members by a *coup de main*—she, at least, expects he will do so.

The floor of the chamber is well filled. This is a crucial question of great personal interest to a certain section of the members, who, missing the monthly cheque, would soon retire to the inglorious seclusion of private life. These are on the alert to fix waverers, and noisily defiant of opponents.

The galleries are crowded with strangers,

who criticize Parliamentary eloquence freely, and are not reticent in their personal observations. Motives, intentions, reasons the reverse of flattering, are liberally ascribed to the assembled legislators by the gallery.

A fluttering on the ladies' side, and extra attention in the reporters' wing, indicate the rising of some favourite or weighty speaker.

The Treasury benches have had their say; and the Opposition sets up its readiest men, who string together a number of familiar phrases about the privileges of the people, the tyranny of property, the greed of the rich, and the virtues of the poor, demonstrating that everybody has a right to be idle, and that it is the duty of the Government to provide for everybody and interfere in everything, and showing, further, the impossibility of obtaining good government unless the friends of the people are paid to represent them.

Reporters take a quiet nap; they know

all this by heart, and can report honourable members without listening to them. Ladies wish the rights of the letter "*h*" were respected in the House, and grammatical exigencies in general condescended to. Loafers in the gallery highly applaud, and wonder what "that young chap" who is rising to reply will say now; they "guess the wind is taken out of his sails;" "he'd better shut up," etc.

The member for Lakeville, however, commences. Quietly at first, with covert sarcasm, but strict politeness, he gives "the honourable member who has just sat down" credit for disinterested motives; compliments him on the wide range of subjects imported into his oration; confesses his inability to follow him in that; and then proceeds, in a closely reasoned speech, to demolish such arguments as had been attempted by the other side, and to expose the sophisms which had mainly done duty for argument. Frank's words are weighty

and to the point; his reasoning clear; his voice and manner rivet attention.

The gallery, however, is not to be bamboozled; it shakes its head, giving audible tokens of disapproval, while the reporters scribble rapidly, and the occupants of the ladies' gallery lean forward to listen.

Ignoring alike the "Hear, hear!" of his own party, and the "No, no!" of the Opposition, the speaker proceeded steadily, closing with a peroration that elicits loud applause.

"This system," said he, "demoralizes us collectively and individually ('No, no!' from the Opposition). I say 'Yes, yes.' It demoralizes us collectively, by introducing the petty element of local and personal interest, in place of broad and national views of true statesmanship; it demoralizes us individually, by paying us wages for work done, or professed to be done, in the interests of our country—work which should be free, spontaneous; an offering of duty and love.

"The practice I condemn fills this House with *men* who keep—— I will amend my remark," continued Frank, fixing his eyes on certain fidgety occupants of the Opposition benches; "I will say this *system* keeps from our side high-minded men, of intellectual power and large observation—men who cannot bring themselves to face the issues that, in one form or another, are the outcome of the system I denounce. And, sir, I venture to assert that this colony can, at the present moment, furnish many such men, whose ability, experience, and leisure should be devoted to the service of the State. These are qualities which can never be dispensed with in the Legislature, if it is to be anything more than an assembly of vestrymen, where each fights for the advantage of his own little district, oblivious of, or indifferent to, the common good.

"I call upon the House to purge our atmosphere from the miserable, mercenary taint, which is destructive of honest, healthy

statesmanship; to let in upon us the light of honourable influences, the free air which comes from grasp of large views and sound principles; to abolish this venial law, which stigmatizes us Victorians as degenerate scions of the British race."

Mrs. Frank Carey drew a deep breath as her husband concluded. Turning her flushed face to the lady who sat beside her, she said—

"After all, it is a grand thing to have a hand in building up a great country, such as this will be."

"I don't believe Mr. Carey looked at you or even thought of you once, while he was speaking," her friend remarked.

"I hope he didn't," returned Helen, glad that the quick glance which Frank had flashed on her, as he sat down, had not been observed.

THE END.

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