

A SEA-SIDE EPISODE.

"I thought you came to the sea-side for your health," said Mrs. Anstruther, looking at her niece, who was placidly working upon a strip of artistic embroidery and occasionally dropping her work to gaze from the window at the ocean, spread in majestic beauty, nearly at their door.

"Well!" Agnes Holt said with a half-smile, "certainly that was Doctor Maitland's intention in sending me here." "H-m! you look about twice as ill as you did a week ago. You eat less than a good-sized sparrow; you grow faint if you walk half the length of the beach. Why don't you drive out any more. Why do you never join any party of pleasure? You were improving until last Wednesday."

Here Agnes shuddered and lifted her hand, as if she would have stopped her aunt's flow of words. But apparently she changed her mind, her hand dropped nervously at her side, the snow-white of her grave, beautiful face seemed to grow a shade paler, and she leaned her head wearily against the window-sill.

Mrs. Anstruther had not noticed the half-attempt to check her, and went on: "It was Wednesday, wasn't it? Then you came in from bathing, looking as if you had seen a ghost!"

"A ghost!" sighed Agnes, so low her words were unheard.

"You haven't had a shade of color in her face since! Why don't you marry, Agnes? You certainly have offers enough, and your father does not stand in your way now."

"Of course, when you had all his cranks to humor you couldn't marry, but I don't see anything in the way now." "Want of inclination stands very much in the way," said Agnes, coldly, taking up the neglected embroidery and bending over it.

"It is always just so," grumbled Mrs. Anstruther. "The moment I try to have a little conversation with you you freeze right up! Now, there is Hiram Harding. What fault can you find with him? And he is devoted to you."

"Dear Aunt Louise—" Agnes began. "Good gracious, Agnes, don't address me as if you were writing a letter!" was the quick interruption. "I know what you are going to say. Will I please not talk of her lovers, possible or impossible? Well, I won't! But I must say, as I have said a hundred times before, I don't see why you didn't marry Bert Marvyn. He adored you and you adored him. If your father's cranks broke up that match, he was a greater idiot than even I gave him credit for being."

Then Mrs. Anstruther gathered up her fancy-work and went to join the ladies who met on the porch every morning. Agnes remained alone. Her window in the private sitting-room of the boarding-house looked out upon the sea; but the tide of fashion never floated down so far, and during the morning hours there were seldom any passers-by.

It was with a deep sigh of rest and privacy that Agnes heard her aunt welcomed to the merry party on the porch at the other side of the house; and leaning her head back against the window, abandoned herself to thought. Sad thought it must have been—very, very sad—for the large dark eyes, fixed dreamily upon the ocean, were mournful and weary, the beautifully curved lips were folded softly, but like those of a grieved child.

Upon her lap lay the gay-colored embroidery, contrasting strongly with her heavy mourning dress and the pearly whiteness of her small, folded hands. She was very beautiful; but although less than thirty years had passed over her head, there was ever an expression of hopeless sadness upon the white loveliness of her face and the dark splendor of her eyes.

While she rested, heeding nothing but her own sad memories, two men passed, sauntering slowly on the sands. One, tall and grave, handsome in a kingly, commanding type, started as he passed the window, muttering:

"Agnes Holt!"

"You know her," the other cried—"that beautiful woman, whose sadness makes my heart ache! Bert, you are as white as death! You promised me once to tell me what struck all your youth away while I was in Europe. Randolph's death crushed you for a time, but you had rallied from that before I left. Bert, was it that lovely girl we saw just now, who was answerable?"

"Yes! I loved her! Ah, how I loved her, and she loved me! We met at Conway, the summer you were abroad, and you know how fast friendship ripens into love, in daily, familiar intercourse. I cannot enter into details. Old as the wound is, I believe it will never heal. Her aunt, Mrs. Anstruther, was her chaperon, and very gracious to me. She told me that her brother, Charles Holt, was ill with some mysterious ailment the doctors could not find or cure. For her part, she thought he was only 'cranky,' but there was no doubt that he made his daughter's life one of complete slavery. She ministered to all his whims, and as one was never to leave his room, Agnes was a prisoner as well as slave. Still she knew that he loved his only child; he had insisted upon her coming to the mountains for the summer, and she was certain that he would never oppose a marriage in which her heart was engaged. So I was very hopeful when Agnes begged me to let her break the news of our mutual attachment to her father before I saw him. She had confessed her love for me, her sweet face all blushed. I tell you, Geoff, I never had my heart so appalled as it was when I saw that ghost of Agnes Holt last Wednesday. Oh, I forgot you were not with me when I met her face to face for the first time in five years. Five years ago, that pale, grave woman was a brilliant beauty, full of vivacity, witty in conversation, a superb musician, the belle of every circle she adorned. I thought myself a lucky man, as well as a happy one, to win the love so many craved. But a day after her return to New York, she wrote to me. She wrote that she could never marry me; she implored me not to see her, not to try to shake a resolution that she would never break, and yet she assured me of her love, promising me that she would never marry another man, though she must never marry me. It was the most heart-breaking letter, written evidently under the pressure of agony and excitement. I wrote very tenderly in reply, begging for her confidence,

but assuring her she need never fear persecution from me. I would not wring any woman's love from her. But her second letter only repeated her first. She loved me, would always love me, but she would never marry me. Well, and a deep sigh shook the broad chest, "I have lived through it."

"It was dreadful," said his companion, "and worse, coming so soon after Randolph's death. By the way, Bert, was there never any clew found to his murderer?"

"None."

"You saw the man?"

"I was close to him. It was in a gambling saloon crowded with men. Poor Randolph was infatuated as lads sometimes are, by games of chance, and I had followed him there, hoping to coax him away. Some quarrel rose out of the game, Randolph lost his temper, and called his opponent a cheat. The answer was a death-blow, with a heavy glass decanter. I do not think the man meant to kill him, but he reeled back into my arms. In the confusion several left the room, and nobody seemed sure as to who struck the fatal blow. But I am sure. I should recognize that face if I saw it at any hour, under any circumstances. But I never have. Where the assassin has hidden himself is a mystery to me, but if we ever meet I will avenge my brother, since the law could not."

There was a deep silence after this. Two such stories, two such bitter memories could not be lightly recalled or lightly dismissed, and both Bert Marvyn and his friend Geoffrey grate were earnest men of deep feeling.

"Do you know," said Bert at last, "that I have almost resolved to call on Agnes Holt. Her father is dead. It may have been some fancy idea to him that kept her from love and happiness, and his death may have set her free. There was no smile on her face when she recognized me last Wednesday, only a look of frozen horror, as if I had been a ghost. But she was startled at seeing me so suddenly."

"You would be happier if you had some explanation of her strange conduct. I would go."

"Now!" was the reply. "You will go with me, Geoff, and if Mrs. Anstruther is in the room, you will coax her out of earshot?"

"Certainly."

But there was no one in the sitting-room when the gentlemen entered it. Mrs. Anstruther had gone for a drive, but Miss Holt was in her room, the servant said. Herbert Marvyn sent up his card, and walked aimlessly up and down, guessing something of the struggle for calmness Agnes was enduring before she could come down.

Geoffrey seated himself at a table and opened a photograph album. The room was a private one, engaged by Mrs. Anstruther for the season, and the album contained portraits.

"This is good!" Geoffrey said, calling Bert's attention to a picture of Agnes Holt.

But to his amazement, his friend with a deep, sobbing breath took the book into shaking hands, his eyes riveted upon a picture facing the one to which Geoffrey had drawn his attention.

"Geoff!" he said, in a hoarse whisper, "It is he!"

"Who, my dear fellow?"

"This—this man! It is the face of the man who killed my brother!"

"It is the face of my father!"

They had not heard Agnes Holt come in, and started as the clear, cold voice spoke those words, slowly and distinctly, the words that were the key to all the mystery that had puzzled them.

"He never meant to kill your brother," she continued, as Bert Marvyn turned and faced her, "and the bitterness of his remorse killed him. If revenge would comfort you, you may be sure that he suffered more than if you had been able to punish him by the law. I, his constant companion, tell you solemnly and truly that he never for one waking moment forgot his crime, or ceased to mourn for the bright young life he had taken. He never left his room from the hour he returned after that fatal night, and he died a repentant, sorrowing man. If ever you have thought me fickle, dear friend, you understand now."

"I understand you now," was Bert's reply.

They stood alone, face to face. Geoff had gone to the window and was staring at the ocean, his eyes strangely misty.

"I shall not live long," said Agnes, still in the cold, even tone that told of the strain of self-control she was enduring. "I have a fatal disease that will not torture me much longer. It will take a thorn from my heart, Bert, if you can say to me truly: 'I forgive your father.'"

There was a long silence, and then Bert lifted the two small white hands in his own, and, bending down, kissed Agnes gently, reverentially, on the forehead.

"I forgive your father," he said, in a low voice. "God forbid that I should add one pain to your life. Can I in any way serve you?"

"Only as you have comforted me. Farewell, dear friend. When you hear, soon, of my death, be glad for me that the weary pain and loneliness are over."

One moment he held her to his breast. Once their lips met in a long, clinging caress. Then, looking up and seeing Geoffrey had vanished, Bert whispered:

"Farewell! Will you send for me, if you can hear to see me again?"

"Yes," she said faintly.

He put her gently in a chair, pressed her hand and left her, half unconscious. Some chord of life snapped in that hour of agony, for the next morning Geoffrey, coming early to his friend's room, told him gently:

"Agnes Holt died last night."

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HOW TO GET RICH.

Henry Clews says the First Step is Hard Work, and Gives Some Examples.

It does not require a genius to make money, says Henry Clews, the well known New York banker, in the *Ladies' Home Journal*. The accumulation of wealth is, after all, an easy matter. It does not require education, breeding, or gentle manners, and certainly luck has nothing to do with it. Any man or woman may become wealthy, if he or she begins aright. The opportunities for gathering the nimble dollar are very numerous in this country. But there are certain fundamental rules that must be observed.

The first step to acquiring a fortune lies in hard work. I could give you no better advice than that given by Poor Richard, "Save something each day, no matter how little you earn." Cultivate thrifty habits. Make your toil count for all that you can. Always save some portion of your wages, and then be on the alert for investment. If you do this wisely, your money will begin to accumulate, double, treble, and in a few years, perhaps, you may be a millionaire.

Lay a good foundation for your fortune. Be brave, be generous, be helpful, be honest, do not overwork, keep in good health, cultivate your mind, be pure, and to these add thrift, and you need not fear. You cannot fail.

Begin rightly. I would say to all fathers and mothers, teach your children the value of money. When they are old enough, make them understand the worth of a penny. From the child's savings-bank in the play-room to the millionaire's bank account is not a long step. It is a short and easy span.

Keep a bank account. When you have saved one hundred, or two hundred, or five hundred dollars, look about for a good investment. Do not take up this or that scheme at a venture, but examine it carefully, and if you see your way clear, put your money into it. Real estate is usually a good investment. More money has been made in real estate than you could estimate in a day. A first mortgage is, in nine cases out of ten, safe. But take advice on the subject before you invest. Go to some good conservative man and get his views. I should advise the same course if you should put your money in stocks or bonds, or railway shares. In fact, I should urge, before you invest a penny, that you get the best counsel on the subject to aid you in taking the right course.

If your first investment prospers, by careful management, and by always being on the alert, you can increase your fortune by reinvesting your profits. The life of Commodore Vanderbilt affords singular scope for reflection on the immense possibility of a great business capacity to amass a large fortune in a few years, especially in this country. From being the possessor of a row-boat on New York Bay, he rose in sixty years to be the proud possessor of \$90,000,000. William H. Vanderbilt, his son, obtained \$75,000,000 of this, and largely increased the fortune before his death.

It has been truly said that any fool can make money, but it takes a wise man to keep it. William H. Vanderbilt's ability was signally displayed in keeping intact this great fortune, besides adding easily once again as much more to it. I make special mention of Mr. Vanderbilt because he was not a speculator, in the true sense of that term. He was, first and for all time, an inventor. And every man has the privilege of walking in his footsteps.

James O. Mills is one of the most notable figures daily seen down town in New York. He was born in a small town on the Hudson river some sixty years ago, and began life in very humble circumstances. His courage was equal to that of a Richelieu, and his caution, conservatism, energy, and industry, were all fully developed. He has always been dependent on his own exertions, and has fought his way up in life by sheer force of his own keen intelligence and undaunted enterprise. In the battle of life he has achieved signal success. He is worth about \$20,000,000.

John W. Mackay was born in the humblest circumstances in Dublin, Ireland, some fifty-five years ago. Coming to this country very early in life, he worked for a time on board ship. During the years that followed, in whatever occupation he engaged, he labored industriously and faithfully. He saved his money, and watched his opportunity, which so very few people do. He is now twenty times a millionaire, and all by reason of hard and continuous effort and thrift.

The late James C. Flood was once a poor boy of New York city, and became worth more millions than can exactly be estimated. He made his money by shrewd and successful investment, and by the exercise of energy, self-reliance and thrift. He had a remarkable rise, but showed himself equal to the surprising good fortune which attended his strange career. And that was no small thing. It is a great matter to be able to view one's success without any untoward feeling of exultation.

George Peabody was a poor Massachusetts boy who, by hard industry, rose to be one of the great millionaires of his day. His fortune at one time exceeded \$10,000,000, and during his life-time he gave away more than \$7,000,000 to charitable purposes. His millions arose from pennies, by the exercises of thrift, honesty and persevering effort.

The lives of all the men mentioned in this article are instances of what can be attained by any boy or man in America. They are eloquent testimony of the truth that industry, perseverance, honesty and thrift can accomplish anything. A man who is wise, careful and conservative, energetic, persevering and tireless, need have no fear of his future. But there is one other thing. He must have a steady head, one that can weather the rough sea of reverses, from which no life is altogether free, and one that will not become too big when success attends his efforts.

Keep out of the way of speculators. Take your money, whether it be much or little, to one whose reputation will insure you good counsel. Invest your money where the principal is safe and you will get along. But don't forget the acorns. It is from little acorns that great oaks grow. See that you begin aright early in life. Save your money with regularity. By so doing, you will more than save money; you will make money.

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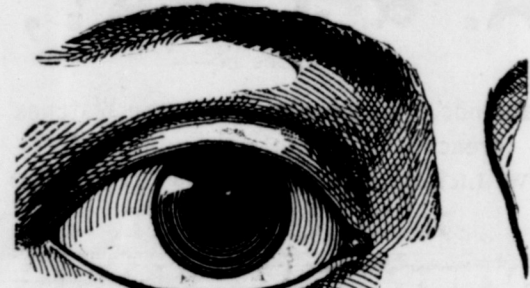
I hate to see a thing done by halves; if it be right, do it boldly; if it be wrong, leave it undone.—Gilpin.

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St. John, N. B., March 2nd, 1891.

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