

ARTHUR TIMOTHY SHAY

LESSONS IN LIFE, FOR ALL
WHO WILL READ THEM

Timothy Arthur
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T. S. Arthur

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PREFACE

"WE are never too old to learn;" is a truism that cannot be repeated too often, if, in the repetition, we do not lose the force of the sentiment. In fact, at every stage of existence we are learners; and, if we (sic) con the lessons well that are written in the great Book of Human Life, wide open before us, we will be wiser and happier. To make the study easier for some, the Stories in this little volume have been written. They present a few marked phases in life, and the lessons taught are worthy of thoughtful consideration.

"STORIES FOR PARENTS" will speedily follow this volume, and make the eighth in our "LIBRARY FOR THE HOUSEHOLD."

THE RIGHT OF WAY

MR. EDWARD BOLTON had purchased himself a farm, and taken possession thereof. Once, while examining the premises, before deciding to buy, he had observed a light wagon moving along on the extreme south edge of the tract of land included in the farm, but it had occasioned no remark. It was late in the afternoon when he arrived with his family at their new home. On the morning that followed, while Mr. Bolton stood conversing with a farm-hand who had been on the place under the former owner, he observed the same vehicle passing across the portion of his land referred to.

"Whose wagon is that, Ben?" he asked, in the tone of a man who felt that another had trespassed upon his rights.

"It is Mr. Halpin's," was replied.

"Halpin, who owns the next farm?"

"Yes, sir."

"He takes a liberty with my premises that I would not like to take with his," said Mr. Bolton, who was annoyed by the circumstance. "And there he is himself, as I live! riding along over my ground as coolly as if it belonged to him. Verily, some men have the impudence of old Nick himself!"

"They always go by that road," replied Ben; "at least, it has been so ever since I have worked on the farm. I think I once heard Mr. Jenkins, from whom you bought, tell somebody that

Mr. Halpin's farm had the right of way across this one.

"The right of way across my farm!" exclaimed Mr. Bolton, with strongly-marked surprise. "We'll see about that! Come! go with me. I want to take a look at that part of my forty acres."

And Mr. Bolton strode off, accompanied by Ben, to take more particular note of the extreme south edge of his beautiful tract of land. The shape of this tract was somewhat in the form of a triangle, with the apex at the southern boundary, near the verge of which ran a stream of water. Beyond this stream was a narrow strip of ground, some thirty feet wide, bounded by the fence enclosing the land belonging to another owner; (sic) its length was not more than two hundred feet. It was along this strip of ground that Mr. Bolton had observed the wagon of Mr. Halpin pass. The gate opening upon his premises was at one end, and now, for the first time, he discovered that there was a gate at the other end, opening from his farm to that of Mr. Halpin, while the ground was cut up with numerous wheel-tracks.

"Upon my word, this is all very fine!" said Mr. Bolton. "The right of way across my farm! we'll see about that! Ben, do you get four good rails and put them firmly into the gate-posts on Mr. Halpin's side. Throw the gate over into his field."

Ben looked confounded at this order.

"Do you understand me?" said Mr. Bolton.

"Yes, sir; but" —

"But what?"

"There's no other way for Mr. Halpin's folks to get to the

public road."

"That's none of my business; they've no right to make a public highway of these premises. You heard what I said?"

"Yes, sir."

"Then let it be done."

"Obey orders, if you break owners," muttered Ben, as Mr. Bolton turned and marched away with long and hasty strides. "But if there isn't a nice tea-party somewhere about these diggings before to-morrow morning, my name isn't Ben Johnson."

Before reaching his house, Mr. Bolton's excitement had cooled a trifle, and it came into his mind that *possibly* he might have acted a *little* hastily; but the order had been given to cut off the right of way, and he was not the man to "make back-tracks" in any thing.

"Do you see that, Edward?" said Mrs. Bolton, as her husband entered the house, pointing to a table on which stood a pitcher of sweet cream and two pounds of fresh butter. "Mrs. Halpin sent these over, with her compliments, this morning; isn't it kind in her?"

Mrs. Bolton's countenance was glowing with pleasure.

"I always heard that she was a neighbourly, good woman," added Mrs. Bolton.

"I don't think much of her husband," returned Mr. Bolton, coldly, as he passed from the room after pausing there for only a moment. He could not look at the lumps of golden butter and the pitcher of cream without feeling rebuked, and so he got away

as quickly as possible.

"Have you done as I directed?" said Mr. Bolton, with knit brows, on meeting Ben, some time afterwards, returning from the part of the farm where he had left him.

"Yes, sir," was the answer of Ben.

"What did you do with the gate?"

"I threw it into the field, as you told me."

"You didn't break it?"

"No, sir."

"Very well."

"There'll be trouble, Mr. Bolton," said Ben.

"How do you know?"

"Mr. Halpin's a very determined man."

"So am I," replied Mr. Bolton.

"Mr. Dix says the right of way belongs to Mr. Halpin, and no mistake."

"When did he say so?"

"Just now. He came down from his house, when he saw me at work, and asked what I was doing; and when I told him, he said you were wrong, and would only get yourself into trouble; that Mr. Halpin's farm had the right of way through yours."

"Tell Mr. Dix, when you see him again, not to meddle in my affairs," replied Mr. Bolton. "I am entirely competent to manage them myself; I want no assistance."

As Mr. Bolton turned from Ben, on uttering this speech, he saw Mr. Dix, who owned another farm that adjoined his,

approaching the place where he stood.

"I want none of his interference," muttered Bolton to himself. Then forcing a smile into his face, he met his neighbour with a pleasant greeting.

"You will excuse me," said Mr. Dix, after a few words had passed between them, "for a liberty I am about to take. I saw your man, a little while ago, closing up the gate that opens from your farm into Mr. Halpin's."

"Well!" Mr. Bolton's brows contracted heavily.

"Are you aware that his farm has the right of way through yours?"

"No, sir."

"Such, however, let me assure you, is the case. Mr. Halpin has no other avenue to the public road."

"That's his misfortune; but it gives him no license to trespass on my property."

"It is not a trespass, Mr. Bolton. He only uses a right purchased when he bought his farm, and one that he can and will sustain in the courts against you."

"Let him go to court, then. I bought this farm for my own private use, not as a highway; no such qualification is embraced in the deed. The land is mine, and no one shall trespass upon it."

"But, Mr. Bolton," calmly replied the other, "in purchasing, you secured an outlet to the public road."

"Certainly I did; but not through your farm, nor that of any one else."

"Halpin was not so fortunate," said Mr. Dix. "In buying his farm, he had to take it with a guaranteed right of way across this one. There was no other outlet."

"It was not a guarantee against my ownership," doggedly replied Mr. Bolton.

"Pardon me for saying that in this you are in error," returned the other. "Originally both farms were in one; that was subsequently sold with a right of way across this."

"There is no such concession in the deed I hold," said Bolton.

"If you will take the trouble to make an examination in the clerk's office in the county court, you'll find it to be as I state."

"I don't care any thing about how it was originally," returned Bolton, with the headiness of passionate men when excited. "I look only to how it is now. This is my farm; I bought it with no such concessions, and will not yield it unless by compulsion. I wouldn't be the owner of a piece of land that another man had the right to enter."

"That little strip of ground," said Mr. Dix, "which is of but trifling value, might be fenced off as a road. This would take away all necessity for entering your ground."

"What!" said Bolton, indignantly; "vacate the property I have bought and paid for? I am not quite so generous as that. If Mr. Halpin must have a right of way, let him obtain his right by purchase. I'll sell him a strip from off the south side of my farm, wide enough for a road, if that will suit him; but he shall not use one inch of my property as a common thoroughfare."

Mr. Dix still tried to argue the matter with Bolton, but the latter had permitted himself to get angry, and angry men are generally deaf as an adder to the voice of reason. So the neighbour, who called in the hope of turning the new occupant of the farm from his purpose, and thus saving trouble to both himself and Mr. Halpin, retired without effecting what he wished to accomplish.

It would be doing injustice to the feelings of Mr. Bolton to say, that he did not feel some emotions of regret for his precipitate action. But, having assumed so decided a position in the matter, he could not think of retracing a step that he had taken. Hasty and positive men are generally weak-minded, and this weakness usually shows itself in a pride of consistency. If they say a thing, they will persevere in doing it, right or wrong, for fear that others may think them vacillating, or, what they really are, weak-minded. Just such a man was Mr. Bolton.

"I've said it, and I'll do it!" That was one of his favourite expressions. And he repeated it to himself, now, to drive off the repentant feelings that came into his mind.

At dinner-time, when Mr. Bolton sat down to the table, he found, placed just before him, a print of the golden butter sent to his wife on that very morning by Mrs. Halpin. The sight annoyed and reproved him. He felt that he had been hasty, unneighbourly, and, it might be, unjust; for, as little gleams of reflection came breaking in one after another upon his mind, he saw that a right of way for Mr. Halpin was indispensable, and that if his deed

gave it to him, it was a right of which he could not deprive him without acting unjustly. Passion and false reasonings would, it is true, quickly darken his mind again. But they had, in turn, to give place to more correct views and feelings.

"Just try some of that butter. It is delicious!" said Mrs. Bolton, soon after they were seated at the table.

"I don't care about butter at dinner-time," replied Mr. Bolton, coldly.

"But just try some of this. I want you to taste it," urged the wife. "Its flavour is delightful. I must go over and see Mrs. Halpin's dairy."

To satisfy his wife, Mr. Bolton took some of the butter on his plate. He would rather have thrown it out of the window.

"Now try it on a piece of bread," said Mrs. Bolton. "I declare! You act as if you were afraid of the butter. What's the matter with you?"

There was no reason why Mr. Bolton should not do as his wife wished—at least no reason that he could give to her. It wouldn't do to say—

"I won't touch Mrs. Halpin's butter because I've cut off her husband's right of way across my land. I have nailed up the only outlet there is from his property to the public road."

No, it wouldn't do to say that. So, nothing was left for Mr. Bolton but to taste the delicious butter.

"Isn't it very fine?" said his wife, as she saw him place it to his lips.

"Yes, it's good butter," replied Mr. Bolton, "very good butter." Though, in fact, it was far from tasting pleasant to him.

"It's more than very good," said Mrs. Bolton, impatiently. "What has come over you? But wait a little while, and I'll give you something to quicken your palate. I've made some curds—you are so fond of them. If you don't praise the sweet cream Mrs. Halpin so kindly sent over this morning, when you come to eat these curds, I shall think—I don't know what I shall think."

The dinner proceeded, and, at length, the dessert, composed of curds and cream, was served.

"Isn't that beautiful?" said Mrs. Bolton, as she poured some of the cream received from Mrs. Halpin into a saucer of curds, which she handed to her husband.

Bolton took the curds and ate them. Moreover, he praised the cream; for, how could he help doing so? Were not his wife's eyes on him, and her ears open? But never in his life had he found so little pleasure in eating.

"Do you know," said Mrs. Bolton, after she had served the curds and said a good deal in favour of the cream, "that I promise myself much pleasure in having such good neighbours? Mrs. Halpin I've always heard spoken of in the highest terms. She's a sister of Judge Caldwell, with whose family we were so intimate at Haddington."

"You must be in error about that."

"No. Mrs. Caldwell often spoke to me about her, and said that she had written to her sister that we talked of buying this farm."

"I never knew this before," said Mr. Bolton.

"Didn't you! I thought I had mentioned it."

"No."

"Well it's true. And, moreover, Mrs. Caldwell told me, before we left, that she had received a letter from her sister, in which she spoke of us, and in which she mentioned that her husband had often heard you spoken of by the judge, and promised himself great pleasure in your society."

Mr. Bolton pushed back his chair from the table, and, rising, left the room. He could not bear to hear another word.

"Is my horse ready, Ben?" said he, as he came into the open air.

"Yes, sir," replied Ben.

"Very well. Bring him round."

"Are you going now?" asked Mrs. Bolton, coming to the door, as Ben led up the horse.

"Yes. I wish to be home early, and so must start early."

And Bolton sprang into the saddle.

But for the presence of his wife, it is more than probable that he would have quietly directed Ben to go and rehang the gate, and thus re-establish Mr. Halpin's right of way through his premises. But, this would have been an exposure of himself to his better-half that he had not the courage to make. So he rode away. His purpose was to visit the city, which was three miles distant, on business. As he moved along in the direction of the gate through which he was to pass on his way to the turnpike, he had to go

very near the spot where Ben had been at work in the morning. The unhinged gate lay upon the ground where, according to his directions, it had been thrown; and the place it formerly occupied was closed up by four strong bars, firmly attached to the posts.

Mr. Bolton didn't like the looks of this at all. But it was done; and he was not the man to look back when he had once undertaken to do a thing.

As he was riding along, just after passing from his grounds, he met Mr. Dix, who paused as Bolton came up.

"Well, neighbour," said the former in a tone of mild persuasion, "I hope you have thought better of the matter about which we were talking a few hours ago."

"About Halpin's right of way through my farm, you mean?"

"Yes. I hope you have concluded to reopen the gate, and let things remain as they have been, at least for the present. These offensive measures only provoke anger, and never do any good." Bolton shook his head.

"He has no right to trespass on my premises," said he, sternly.

"As to the matter of right," replied Mr. Dix, "I think, the general opinion will be against you. By attempting to carry out your present purpose, you will subject yourself to a good deal of odium; which every man ought to avoid, if possible. And in the end, if the matter goes to court, you will not only have to yield this right of way, but be compelled to pay costs of suit and such damages as may be awarded against you for expense and trouble occasioned Mr. Halpin. Now let me counsel you to avoid all these

consequences, if possible."

"Oh, you needn't suppose all this array of consequences will frighten me," said Mr. Bolton. "I don't know what fear is. I generally try to do right, and then, like Crockett, 'go ahead.'"

"Still, Mr. Bolton," urged the neighbour mildly, "don't you think it would be wiser and better to see Mr. Halpin first, and explain to him how much you are disappointed at finding a right of way for another farm across the one you have purchased? I am sure some arrangement, satisfactory to both, can be made. Mr. Halpin, if you take him right, is not an unreasonable man. He'll do almost any thing to oblige another. But he is very stubborn if you attempt to drive him. If he comes home and finds things as they now are, he will feel dreadfully outraged; and you will become enemies instead of friends."

"It can't be helped now," said Mr. Bolton. "What's done is done."

"It's not yet too late to undo the work," suggested Mr. Dix.

"Yes, it is. I'm not the man to make back-tracks. Good-day, Mr. Dix?"

And speaking to his horse, Mr. Bolton started off at a brisk trot. He did not feel very comfortable. How could he? He felt that he had done wrong, and that trouble and mortification were before him. But a stubborn pride would not let him retrace a few wrong steps taken from a wrong impulse. To the city he went, transacted his business, and then turned his face homeward, with a heavy pressure upon his feelings.

"Ah me!" he sighed to himself, as he rode along. "I wish I had thought twice this morning before I acted once. I needn't have been so precipitate. But I was provoked to think that any one claimed the right to make a public road through my farm. If I'd only known that Halpin was a brother-in-law to Judge Caldwell. That makes the matter so much worse."

And on rode Mr. Bolton, thinking only of the trouble he had so needlessly pulled down about his ears.

For the last mile of the way, there had been a gentleman riding along in advance of Mr. Bolton, and as the horse of the latter made a little the best speed, he gained on him slowly, until, just as he reached the point where the road leading to his farm left the turnpike, he came up with him.

"Mr. Bolton, I believe," said the gentleman, smiling, as both, in turning into the narrow lane, came up side by side.

"That is my name," was replied.

"And mine is Halpin," returned the other, offering his hand, which Mr. Bolton could but take, though not so cordially as would have been the case had the gate opening from his farm into Mr. Halpin's been on its hinges. "I have often heard my brother-in-law, Judge Caldwell, speak of you and your lady. We promise ourselves much pleasure in having you for neighbours. Mrs. Halpin and I will take a very early opportunity to call upon you. How is all your family?"

"Quite well, I thank you," replied Mr. Bolton, trying to appear polite and pleased, yet half averting his face from the earnest eyes

of Mr. Halpin.

"We have had a beautiful day," said the latter, who perceived that, from some cause, Mr. Bolton was not at ease.

"Very beautiful," was the brief answer.

"You have been into the city," said Mr. Halpin, after a brief pause.

"Yes, I had some business that made it necessary for me to go into town."—Another silence.

"You have a beautiful farm. One of the finest in the neighbourhood," said Mr. Halpin.

"Yes, it is choice land," returned the unhappy Mr. Bolton.

"The place has been a little neglected since the last occupant left," continued Mr. Halpin. "And since your purchase of it, some ill-disposed persons have trespassed on the premises. Day before yesterday, as I was passing along the lower edge of your farm,—you know that, through some ill-contrivance, my right of way to the public road is across the south edge of your premises. But we will talk of that some other time. It's not a good arrangement at all, and cannot but be annoying to you. I shall make some proposition, before long, about purchasing a narrow strip of ground and fencing it in as a road. But of that another time. We shall not quarrel about it. Well, as I was saying, day before yesterday, as I was passing along the lower edge of your farm, I saw a man deliberately break a large branch from a choice young plum-tree, in full blossom, near your house, that only came into bearing last year. I was terribly vexed about it, and rode up to

remonstrate with him. At first, he seemed disposed to resent my interference with his right to destroy my neighbour's property. But, seeing that I was not in a temper to be trifled with, he took himself off. I then went back home, and sent one of my lads over, in company with a couple of good dogs, and put the property in their charge. I found all safe when I returned in the evening."

"It was kind in you—very kind!" returned Mr. Bolton. He could say no less. But, oh! how rebuked and dissatisfied he felt.

"About that right of way," he stammered out, after a brief silence, partly averting his eyes as he spoke. "I—I"—

"Oh, we'll not speak of that now," returned Mr. Halpin cheerfully. "Let's get better acquainted first."

"But, Mr. Halpin—I—I"—

They were now at the gate entering upon Mr. Bolton's farm, and the neighbour pushed it open, and held it for Bolton to pass through. Then, as it swung back on its hinges, he said, touching his hat politely—

"Good-day! Mrs. Halpin and I will call over very soon;—perhaps this evening, if nothing interfere to prevent. If we come, we shall do so without any ceremony. Make my compliments, if you please, to Mrs. Bolton."

"Thank you! Yes—yes! Mr. Halpin—I—I—Let me speak a—a"—

But Mr. Halpin had turned his horse's head, and was moving off towards the place of entrance to his own farm.

Poor Bolton What was he to do? Never had he felt so

oppressive a sense of shame—such deep humiliation. He had reined up his horse after passing through the gate, and there he still stood, undetermined, in the confusion of the moment, what to do. Briskly rode Mr. Halpin away; and only a few moments would pass before he discovered the outrage perpetrated against him, and that by a man for whom he had entertained the kindest feelings in advance, and even gone out of his way to serve.

"Oh, why did I act with such mad haste!" exclaimed Mr. Bolton, as he thought this, and saw but a moment or two intervening between him and the bitterest humiliation. He might repair the wrong, and, in his heart, he resolved to do it. But what could restore to him the good opinion of his neighbour? Nothing! That was gone for ever.

So troubled, oppressed, and shame-stricken was Mr. Bolton, that he remained on the spot where Mr. Halpin had left him, looking after the latter until he arrived at the place where an obstruction had been thrown in his way. By this time, the very breath of Bolton was suspended. Unbounded was his surprise, as he observed Mr. Halpin leap from his horse, swing open the gate, and pass through. Had he seen aright? He rubbed his eyes and looked again. Mr. Halpin had closed the gate, and was on the other side, in the act of mounting his horse.

"Have I done right?" said a voice at this moment.

Bolton started, and, on looking around, saw Mr. Dix.

"Yes, you have done right!" he returned, with an emotion that he could not conceal: "and from my heart I thank you for this

kind office. You have saved me from the consequences of a hasty, ill-judged, ill-natured act—consequences that would have been most painful. Oblige me still further Mr. Dix, by letting this matter remain with yourself, at least for the present. Before it comes to the ears of Mr. Halpin, I wish to let him see some better points in my character."

To this, Mr. Dix pledged himself. After repeating his thanks, Mr. Bolton rode away a wiser and a better man.

When Mr. Halpin, some weeks afterwards, made reference to the right of way across Mr. Bolton's land, and asked if he would not sell him a narrow strip on the south edge of his farm, to be fenced off for a road, the latter said—

"No, Mr. Halpin, I will not *sell* you the land; but as it is of little or no value to me, I will cheerfully vacate it for a road, if you are willing to run the fence."

And thus was settled, most amicably, a matter that bid fair, in the beginning, to result in a long and angry disputation, involving loss of money, time, and friendly relationships. Ever after, when disposed to act from a first angry impulse, Mr. Bolton's thoughts would turn to this right-of-way question, and he would become cool and rational in a moment.

COALS OF FIRE

"I AM sorry, Mr. Grasper, that you should have felt it necessary to proceed to extremities against me," said a careworn, anxious-looking man, as he entered the store of a thrifty dealer in tapes, needles, and sundry small wares, drawing aside, as he spoke, the personage he addressed. "There was no need of this."

"There's where you and I differ, Mr. Layton," replied Grasper, rudely. "The account has been standing nearly a year, and I have dunned you for it until I am sick and tired."

"I know you have waited a long time for your money," returned the debtor, humbly, "but not, I assure you, because I felt indifferent about paying the bill. I am most anxious to settle it, and would do so this hour, if I had the ability."

"I can't lie out of my money in this way, Mr. Layton. If everybody kept me out of my just dues as long as you have, where do you think I would be? Not in this store, doing as good a business as any one in the street, (Grasper drew himself up with an air of consequence,) but coming out at the little end of the horn, as some of my neighbours are. *I* pay every man his just dues, and it is but right that every man should pay me."

"Where there is a willingness, without present ability, some allowances should be made."

"Humph! I consider a willingness to pay me my own, a very

poor substitute for the money."

There was an insulting rudeness in the way Grasper uttered this last sentence, that made the honest blood boil in the veins of his unfortunate debtor. He was tempted to utter a keen rebuke in reply, but restrained himself, and simply made answer:

"Good intentions, I know, are not money. Still, they should be considered as some extenuation in a debtor, and at least exempt him from unnecessarily harsh treatment. No man can tell how it may be with him in the course of a few years, and that, if nothing else, should make every one as lenient towards the unfortunate as possible."

"If you mean to insinuate by that," replied Grasper, in a quick voice, "that I am likely to be in your situation in a few years, I must beg leave to say that I consider your remarks as little better than an insult. It's enough, let me tell you, for you to owe me and not pay me, without coming into my store to insult me. If you have nothing better to say, I see no use in our talking any longer." And Grasper made a motion to turn from his debtor. But the case of Layton was too urgent to let him act as his indignant feelings prompted.

"I meant no offence, I assure you, Mr. Grasper," he said, earnestly,— "I only urged one among many reasons that I could urge, why you should spare a man in my situation."

"While I have as many to urge why I shall not spare you," was angrily retorted. "Your account is sued out, and must take its course, unless you can pay it, or give the required security under

the law."

"Won't you take my notes at three, six, nine, and twelve months, for the whole amount I owe you? I am very confident that I can pay you in that time; if not, you may take any steps you please, and I will not say a single word."

"Yes, if you will give me a good endorser."

Layton sighed, and stood silent for some time.

"Will that suit you?" said Grasper.

"I am afraid not. I have never asked for an endorser in my life, and do not know any one who would be willing to go on my paper."

"Well, just as you like. I shall not give up the certainty of a present legal process, for bits of paper with your name on them, you may depend upon it."

The poor debtor sighed again, and more heavily than before.

"If you go on with your suit against me, Mr. Grasper, you will entirely break me up," said he, anxiously.

"That's your look-out, not mine. I want nothing but justice—what the law gives to every man. You have property enough to pay my claim; the law will adjudge it to me, and I will take it. Have you any right to complain?"

"Others will have, if I have not. If you seize upon my goods, and force a sale of them for one-fourth of what they are worth, you injure the interests of my other creditors. They have rights, as well as yourself."

"Let them look after them, then, as I am looking after mine.

It is as much as I can do to see to my own interests. But it's no use for you to talk. If you can pay the money or give security, well—if I not, things will have to take their course."

"On this you are resolved?"

"I am."

"Even with the certainty of entirely breaking me up?"

"That, I have before told you, is your own look-out, not mine."

"All I have to say, then, is," remarked Layton, as he turned away, "that I sincerely hope you may, never be placed in my situation; or, if so unfortunate, that you may have a more humane man to deal with than I have."

"Thank you!" was cuttingly replied, "but you needn't waste sympathy on me in advance. I never expect to be in your position. I would sell the shirt off of my back before I would allow a man to ask me for a dollar justly his due, without promptly paying him."

Finding that all his appeals were in vain, Layton retired from the store of his unfeeling creditor. It was too late, now, to make a confession of judgment to some other creditor, who would save, by an amicable sale, the property from sacrifice, and thus secure it for the benefit of all. Grasper had already obtained a judgment and taken out an execution, under which a levy had been made by the sheriff, and a sale was ordered to take place in a week. Nothing could now hinder the onward progress of affairs to a disastrous crisis, but the payment of the debt, or its security. As neither the one nor the other was possible, the sale was advertised, the store of Layton closed, and the sacrifice

made. Goods that cost four times the amount of Grasper's claim were sold for just enough to cover it, and the residue of the stock left for the other creditors. These were immediately called together, and all that the ruined debtor possessed in the world given up to them.

"Take my furniture and all," said he. "Even after that is added to this poor remnant, your claims will be very far from satisfied. Had I dreamed that Grasper was so selfish a man as to disregard every one's interests in the eager pursuit of his own, I would, long before he had me in his power, have made a general assignment for the benefit of the whole. But it is too late now for regrets; they avail nothing. I still have health, and an unbroken spirit. I am ready to try again, and, it may be, that success will crown my efforts. If so, you have the pledge of an honest man, that every dollar of present deficit shall be made up. Can I say more?"

Fortunately for Layton, there was no Grasper among the unsatisfied portion of his creditors. He was pitied more than censured. Every man said "no" to the proposition to surrender up his household furniture.

"Let that remain untouched. We will not visit your misfortunes upon your family."

After all his goods had been sold off to the best advantage, a little over sixty cents on the dollar was paid. The loss to all parties would have been light, had Grasper not sacrificed so much to secure his own debt.

Regarding Layton as an honest man, and pitying his condition,

with a large family on his hands to provide for, a few of his creditors had a conference on the subject of his affairs, which resulted in a determination to make an effort to put him on his feet again. The first thing done was to get all parties to sign a permanent release of obligations still held against him, thus making him free from all legal responsibilities for past transactions. The next thing was to furnish him with a small, saleable stock of goods, on a liberal credit.

On this basis, Layton started again in the world, with a confident spirit. The old store was given up, and a new one taken at about half the rent. It so happened, that this store was next to the one occupied by Grasper, who, now that he had got his own, and had been made sensible of the indignation of the other creditors for what he had done, felt rather ashamed to look his neighbour in the face.

"Who has taken your store?" he asked of the owner of the property next to his own, seeing him taking down the bill that had been up for a few days.

"Your old friend Layton," replied the man, who was familiar with the story of Layton's recent failure.

"You are not in earnest?" said Grasper, looking serious.

"Yes—I have rented it to Layton."

"He has just been broken up root and branch, and can't get credit for a dollar. How can he go into business?"

"Some friends have assisted him."

"Indeed! I didn't suppose a man in his condition had many

friends."

"Oh, yes. An honest man always has friends. Layton is an honest man, and I would trust him now as freely as before. He has learned wisdom by experience, and, if ever he gets into difficulties again, will take good care that no one man gets an undue preference over another. His recent failure, I am told, was caused by one of his creditors, who, in the eager desire to get his own, sacrificed a large amount of property, to the injury of the other creditors."

Grasper did not venture to make any reply to this, lest he should betray, by his manner, the fact that he was the individual to whom allusion was made. He need not have been careful on this point, as the person with whom he was conversing knew very well who was the grasping creditor.

A day or two afterwards, Layton took possession of his new store, and commenced arranging his goods. Grasper felt uneasy when he saw the doors and windows open, and the goods arriving. He did not wish to meet Layton. But this could not now be avoided. Much as he loved money, and much as he had congratulated himself for the promptness by which he had secured his debt, he now more than half wished that he had been less stringent in his proceedings.

It was the custom of Grasper to come frequently to his door, and stand with his thumbs in the arm-holes of his waistcoat, and look forth with a self-satisfied air. But not once did he venture thus to stand upon his own threshold on the day Layton

commenced receiving his goods. When business called him out, he was careful to step into the street, so much turned away from the adjoining store, that he could not see the face of any one who might be standing in the entrance. On returning, he would glide along close to the houses, and enter quickly his own door. By this carefulness to avoid meeting his old debtor, Grasper managed not to come into direct contact with him for some time. But this was not always to be the case. One day, just as he was about entering his store, Layton came out of his own door, and they met face to face.

"Ah! How are you, friend Layton?" he said, with an air of forced cordiality, extending his hand as he spoke. "So you have become my next-door neighbour?"

"Yes," was the quiet reply, made in a pleasant manner, and without the least appearance of resentment for the past.

"I am really glad to find you are on your feet again," said Grasper, affecting an interest which he did not feel. "For the misfortunes you have suffered, I always felt grieved, although, perhaps, I was a little to blame for hastening the crisis in your affairs. But I had waited a long time for my money, you know."

"Yes, and others will now have to wait a great deal longer, in consequence of your hasty action," replied Layton, speaking seriously, but not in a way to offend.

"I am very sorry, but it can't be helped now," said Grasper, looking a little confused. "I only took the ordinary method of securing my own. If I had not taken care of myself, somebody

would have come in and swept the whole. You know you couldn't possibly have stood it much longer."

"If you think it right, Mr. Grasper, I have nothing now to say," returned Layton.

"You certainly could not call it wrong for a man to sue another who has the means, and yet refuses to pay what he owes him?"

"I think it wrong, Mr. Grasper," replied Layton, "for any man to injure others in his over-eagerness to get his own, and this you did. You seized four, times as many goods as would have paid your claim if they had been fairly sold, and had them sacrificed for one-fourth of their value, thus wronging my other creditors out of some three thousand dollars in the present, and taxing my future efforts to make good what was no better than thrown into the sea. You had no moral right to do this, although you had the power. This is my opinion of the matter, Mr. Grasper; and I freely express it, in the hope that, if ever another man is so unfortunate as to get in your debt without the means of present payment, that you will be less exacting with him than you were with me."

Grasper writhed in spirit under this cutting rebuke of Layton, which was given seriously, but not in anger. He tried to make a great many excuses, to none of which Layton made any reply. He had said all he wished to say on the subject. After this, the two met frequently—more frequently than Grasper cared about meeting the man he had injured. Several times he alluded, indirectly, to the past, in an apologetic way, but Layton never appeared to understand the allusion. This was worse to Grasper

than if he had come out and said over and over again just what he thought of the other's conduct.

Five years from the day Layton commenced business anew, he made his last dividend upon the deficit that stood against him at the time his creditors generously released him and set him once more upon his feet. He was doing a very good business, and had a credit much more extensive than he cared about using. No one was more ready to sell him than Grasper, who frequently importuned him to make bills at his store. This he sometimes did, but made it a point never to give his note for the purchase, always paying the cash and receiving a discount.

"I'd as lief have your note as your money," Grasper would sometimes say.

"I always prefer paying the cash while I have it," was generally the answer. "In this way, I make a double profit on my sales."

The true reason why he would not give his note to Grasper, was his determination never to be in debt to any man who, in an extremity, would oppress him. This reason was more than suspected by Grasper and it worried him exceedingly. If Layton had refused to buy from him at all, he would have felt less annoyance.

Year after year passed on, and Layton's business gradually enlarged, until he was doing at least four times as much as Grasper, who now found himself much oftener the buyer from, than the seller to, Layton. At first, in making bills with Layton, he always made it a point to cash them. But this soon became

inconvenient, and he was forced to say, in making a pretty heavy purchase—

"I shall have to give my note for this."

"Just as you please, Mr. Grasper, it is all the same to me," replied Layton, indifferently. "I had as lief have your note as your money."

Grasper felt his cheek burn. For the hundredth time, he repented of one act in his life.

A few months after this, Grasper found himself very hard pressed to meet his payments. He had been on the borrowing list for a good while, and had drawn so often and so largely upon business friends, that he had almost worn out his welcome. For one of his heavy days he had been endeavouring to make provision in advance, but had not succeeded in obtaining all the money needed, when the day arrived. In his extremity, and as a last resort, yet with a most heart-sinking reluctance, he called in to see Layton.

"Have you seven hundred dollars more than you want to-day?" he asked, in a tone that betrayed his unwillingness to ask the favour, although he strove to appear indifferent.

"I have, and it's at your service," was promptly and cheerfully replied. "Shall I fill you a check?"

"If you please," said Grasper; "I have a very heavy payment to make to-day, and find money tighter than usual. When do you with me to return it to you?" he asked, as he took the check.

"Oh! in three or four days. Will that do?"

"It will suit me exactly. I am very much obliged to you, indeed."

"You are very welcome. I shall always be happy to accommodate you in a similar way. I generally have something over."

When Grasper returned to his own store, his cheek burned, his heart beat quicker, and his breathing was oppressed. He felt humbled in his own eyes. To the man whom he once so cruelly wronged he had been compelled to go for a favour, and that man had generously returned him good for evil. He was unhappy until he could replace the money he had borrowed, which was in a day or two, and even then he still felt very uncomfortable.

After this, Grasper of course was frequently driven to the necessity of getting temporary loans from Layton, which were always made in a way which showed that it gave his neighbour real pleasure to accommodate him.

Gradually, difficulties gathered around Grasper so thickly, that he found it almost impossible to keep his head above water. Two thirds of his time were spent in efforts to raise money to meet his payments, and the other third in brooding sadly and inactively over the embarrassed condition of his affairs. This being the case, his business suffered inevitably. Instead of going on and making handsome profits, as he had once done, he was actually losing money, and that, too, rapidly; for, when he bought, he often made imprudent purchases, and when he sold, he made three bad debts where he formerly made one.

At last, a crisis came in his affairs, as come it must, sooner or later, under such a system. A stoppage and ruin he saw to be inevitable. He owed more borrowed money than he could possibly return within the time for which he had obtained it, and had, besides, large payments to make in bank within the period. Any effort to get through, he saw would be hopeless, and he determined to give up; not, however, without securing something for himself.

"Twenty cents less in the dollar for my creditors," he argued, "will not kill them, and that difference will be quite important to me. When the storm blows over, it will give me the means of hoisting sail again."

At this time, Grasper owed Layton two thousand dollars borrowed money, and two thousand dollars in notes of hand, given for goods purchased of him.

"It won't do," he said to himself, "to let *him* lose any thing. I should never be able to look him in the face again, after what has happened between us. No—no—I must see *him* safe."

On the next day, Grasper called in to see Layton. His face was serious.

"Can I say a word to you alone?" he asked.

"Certainly," and the two men retired to a private part of the store. Grasper had never felt so wretched in all his life. After two or three efforts to speak, he at last found voice enough to say—

"Mr. Layton, I have very bad news to tell you. It is impossible for me to go on any longer. I shall stop to-morrow, inevitably.

I owe you two thousand dollars in borrowed money and two thousand in notes, making, in all, four thousand dollars. I don't wish *you* to lose any thing by me, and, to secure your borrowed money, I have brought you good notes for two thousand dollars, which is the best I can possibly do. For the other two thousand dollars, I want you to come into my store, and take your choice of any thing there, which I will sell you, and take my own notes back in payment. That is the best I can possibly do for you, Mr. Layton, and it will be far better, I fear, than I shall be able to do for any one else."

Layton was taken entirely by surprise.

"What you say astonishes me, Mr. Grasper; I thought you were doing a very flourishing business?"

"And so I would have been, had I not ventured a little beyond my depth, and got cramped for money to meet my payments. A neglect of my business was the inevitable consequence; for, when all my time was taken up in raising money, I had none left to see after my business in a proper manner. Bad debts have been one of the consequences, and profitless operations another, until I am involved beyond the power of extrication, and must see every thing fall in ruins about my head."

"It really grieves me to hear you say this," replied Layton, not offering to take the notes which Grasper was still holding out for his acceptance. "But, perhaps, you magnify your difficulties. Don't you think some temporary relief would help you over your present embarrassments?"

"No: nothing temporary would be of any avail."

"Have you any objection to letting me see a full statement of your affairs? Perhaps I can suggest something better than a failure, which is almost always the very worst thing that can be done."

"Most gladly will I do so, Mr. Layton," returned Grasper; "and if you can point out any way by which I can get over my present difficulties, I shall be for ever under obligation to you."

An examination into Grasper's business satisfied Layton that a few thousand dollars would save it.

"You need not fail," he said, cheerfully, to the unhappy man, as soon as he fully comprehended the state of his affairs.

"What is to prevent it?" eagerly asked the embarrassed merchant.

"You want more money," said Layton.

"I know that. Seven or eight thousand dollars would relieve me, if I had the use of it for one or two years, so that I could devote all my time to business. I have enough to do. All that is wanted is to do it well."

"Yes, I see that clearly enough."

"But the money, where is that to come from?"

"It can be raised, I think. In fact, if you will secure me against loss, I will take your notes and raise it for you."

"I will secure you upon every thing that I possess," was instantly replied.

"Very well. That will do. How much money must you have to-

morrow?"

"Two thousand dollars."

"That can be managed easily enough. I will see that it is raised. In the mean time, get all arrangements for the security in progress, so that I can take your notes and pass them through bank as fast as you need to have money."

Grasper was overpowered. He could hardly believe that he heard aright. This was the man who had been driven by his grasping spirit into bankruptcy, and utterly ruined. The thought again flashed through his mind, and sent the blood burning to his face. Pride for a moment tempted him to refuse the offered kindness; but there was too much at stake—he could not do it. While the act of Layton heaped coals of fire upon his head, he had no alternative but to submit to a thing only less painful than utter ruin. From ruin he was saved; but he was an altered and an humbled man. Many times since have unfortunate debtors been in his power, and, although he has not acted towards them with much liberality, (for it was not in him to do so,) he has not oppressed them.

A NEW PLEASURE

THE whole purpose of Mr. Bolton's life had been the accumulation of property, with an end to his own gratification. To part with a dollar was therefore ever felt as the giving up of a prospective good; and it acted as the abridgment of present happiness. Appeals to Mr. Bolton's benevolence had never been very successful; and, in giving, he had not experienced the blessing which belongs of right to good deeds. The absolute selfishness of his feelings wronged him of what was justly his due.

Thus passed the life of Mr. Bolton. Dollar was added to dollar, house to house, and field to field. Yet he was never satisfied with gaining; for the little he had, looked so small compared with the wealth of the world, after the whole of which his heart really panted, as to appear at times actually insignificant. Thus, as he grew older, he set a value upon what he had, as the means of gaining more, and in his parting with money, did so at the expense of a daily increasing reluctance.

In the beginning of life, Mr. Bolton possessed a few generous feelings, the remains of early and innocent states stored up in childhood. His mother, a true woman, perceiving the strong selfish and accumulative bent of his character, had sought in every possible way to implant in his mind feelings of benevolence and regard for others. One mode of doing this had been to

introduce him into scenes that appealed to his sympathies. She often took him with her to see poor or sick persons, and so interested him in them as to create a desire in his mind to afford relief. So soon as she perceived this desire awakened, she devised some mode of bringing it into activity, so that he might feel the delights which spring from a consciousness of having done good to another.

But so strong was the lad's hereditary love of self, that she ever found difficulty in inducing him to sacrifice what he already considered his own, in the effort to procure blessings for others, no matter how greatly they stood in need. If urged to spend a sixpence of his own for such a purpose, he would generally reply:

"But you've got a great many more sixpences than I have, mother: why don't you spend them?"

To this, Mrs. Bolton would answer as appropriately as possible; but she found but poor success in her efforts, which were never relaxed.

In early manhood, as Mr. Bolton began to come in actual contact with the world, the remains of early states of innocence and sympathy with others came back, as we have intimated, upon him, and he acted, in many instances, with a generous disregard of self. But as he bent his mind more and more earnestly to the accumulation of money, these feelings had less and less influence over him. And as dollar after dollar was added to his store, his interest in the welfare of others grew less and less active. Early friendships were gradually forgotten, and the first natural desire

to see early friends prosperous like himself, gradually died out. "Every man for himself," became the leading principle of his life; and he acted upon it on all occasions. In taking a pew in church and regularly attending worship every Sabbath, he was governed by the idea that it was respectable to do so, and gave a man a standing in society, that reacted favourably upon his worldly interests. In putting his name to a subscription paper, a thing not always to be avoided, even by him, a business view of the matter was invariably taken, and the satisfaction of mind experienced on the occasion arose from the reflection that the act would benefit him in the long run. As to the minor charities, in the doing of which the left hand has no acquaintance with the deeds of the right hand, Mr. Bolton never indulged in them. If his left hand had known the doings of his right hand in matters of this kind, said hand would not have been much wiser for the knowledge.

Thus life went on; and Mr. Bolton was ever busy in gathering in his golden harvest; so busy, that he had no time for any thing else, not even to enjoy what he possessed. At last, he was sixty years old, and his wealth extended to many hundreds of thousands of dollars. But he was farther from being satisfied than ever, and less happy than at any former period in his life.

One cause of unhappiness arose from the fact that, as a rich man, he was constantly annoyed with applications to do a rich man's part in the charities of the day. And to these applications it was impossible always to turn a deaf ear. Give he must

sometimes, and giving always left a pain behind, because the gift came not from a spirit of benevolence. There were other and various causes of unhappiness, all of which combining, made Mr. Bolton, as old age came stealing upon him, about as miserable as a man could well be. Money, in his eyes the greatest good, had not brought the peace of mind to which he had looked forward, and the days came and went without a smile. His children had grown up and passed into the world, and were, as he had been at their ages, so all-absorbed by the love of gain, as to have little love to spare for any thing else.

About this time, Mr. Bolton, having made one or two losing operations, determined to retire from business, invest all his money in real estate and other securities, and let the management of these investments constitute his future employment. In this new occupation he found so little to do in comparison with his former busy life, that the change proved adverse, so far as his repose of mind was concerned.

It happened, about this time, that Mr. Bolton had occasion to go some twenty miles into the country. On returning home, and when within a few miles of the city, his carriage was upset, and he had the misfortune to fracture a limb. This occurred near a pleasant little farm-house that stood a few hundred yards from the road; the owner of which, seeing the accident, ran to the overturned carriage and assisted to extricate the injured man. Seeing how badly he was hurt, he had him removed to his house, and then, taking a horse, rode off two miles for a physician. In the

mean time, the driver of Mr. Bolton's carriage was despatched to the city for some of his family and his own physician. The country doctor and the one from the city arrived about the same time. On making a careful examination as to the nature of Mr. Bolton's injuries, it was found that his right leg, above the knee, was broken, and that one of his ankles was dislocated. He was suffering great pain, and was much exhausted. As quickly as it could be done, the bone was set, and the dislocation reduced. By this time it was nightfall, and too late to think seriously of returning home before morning. The moment Mr. Gray, the farmer, saw the thoughts of the injured man and his friends directed towards the city, he promptly invited them to remain in his house all night, and as much longer as the nature of Mr. Bolton's injuries might require. This invitation was thankfully accepted.

During the night, Mr. Bolton suffered a great deal of pain, and in the morning, when the physicians arrived, it was found that his injured limb was much inflamed. Of course, a removal to the city was out of the question. The doctors declared that the attempt would be made at the risk of his life. Farmer Gray said that such a thing must not be thought of until the patient was fully able to bear the journey; and the farmer's wife as earnestly remonstrated against any attempt at having the injured man disturbed until it could be perfectly safe to do so. Both tendered the hospitalities of their humble home with so much sincerity, that Mr. Bolton felt that he could accept of them with perfect freedom.

It was a whole month ere the old gentleman was in a condition to bear the journey to town; and not once in the whole of that time had Mr. and Mrs. Gray seemed weary of his presence, nor once relaxed in their efforts to make him comfortable. As Mr. Bolton was about leaving, he tendered the farmer, with many expressions of gratitude for the kindness he had received, a hundred-dollar bill, as some small compensation for the trouble and expense he had occasioned him and his family. But Mr. Gray declined the offer, saying, as he did so:

"I have only done what common humanity required, Mr. Bolton; and were I to receive money, all the pleasure I now experience would be gone."

It was in vain that Mr. Bolton urged the farmer's acceptance of some remuneration. Mr. Gray was firm in declining to the last. All that could be done was to send Mrs. Gray a handsome present from the city; but this did not entirely relieve the mind of Mr. Bolton from the sense of obligation under which the disinterested kindness of the farmer had laid him; and thoughts of this tended to soften his feelings, and to awaken, in a small measure, the human sympathies which had so long slumbered in his bosom.

Several months passed before Mr. Bolton was able to go out, and then he resumed his old employment of looking after his rents, and seeking for new and safe investments that promised some better returns than he was yet receiving.

One day, a broker, who was in the habit of doing business for Mr. Bolton, said to him:

"If you want to buy a small, well-cultivated farm, at about half what it is worth, I think I know where you can get one."

"Do you?"

"Yes. Three years ago it was bought for three thousand dollars, and seven hundred paid down in cash. Only eight hundred dollars have since been paid on it; and as the time for which the mortgage was to remain has now expired, a foreclosure is about to take place. By a little management, I am satisfied that I can get you the farm for the balance due on the mortgage."

"That is, for fifteen hundred dollars?"

"Yes."

"Is the farm worth that? Will it be a good investment?"

"It is in the highest state of cultivation. The owner has spent too much money upon it. This, with the loss of his entire crop of wheat, rye, corn, oats, and hay, last year, has crippled him, and made it impossible to pay off the mortgage."

"How came he to meet with this loss?"

"His barn was struck by lightning."

"That was unfortunate."

"The farm will command, at the lowest, two hundred and fifty dollars rent; and by forcing a sale just at this time, it can be had for fifteen hundred or two thousand dollars—half its real value."

"It would be a good investment at that."

"Capital. I would advise you to secure it."

After making some brief inquiries as to its location, the quality of the land, the improvements, etc., Mr. Bolton told the broker,

in whom he had great confidence, that he might buy the property for him, if he could obtain it for any thing below two thousand dollars. This the broker said he could easily do, as the business of foreclosure was in his own hands.

In due time, Mr. Bolton was informed by his agent in the matter, that a sale under the mortgage had taken place, and that, by means of the little management proposed, he had succeeded in keeping away all competition in bidding. The land, stock, farming implements, and all, had been knocked down at a price that just covered the encumbrance on the estate, and were the property of Mr. Bolton, at half their real value.

"That was a good speculation," said the gray-headed money-lover, when his agent informed him of what he had been doing.

"First-rate," replied the broker. "The farm is worth every cent of three thousand dollars. Poor Gray! I can't help feeling sorry for him. But it's his luck. He valued his farm at three thousand five hundred dollars. A week ago he counted himself worth two thousand dollars, clean. Now he isn't worth a copper. Fifteen hundred dollars and three or four years' labour thrown away into the bargain. But it's his luck! So the world goes. He must try again. It will all go in his lifetime."

"Gray? Is that the man's name?" inquired Mr. Bolton. His voice was changed.

"Yes. I thought I had mentioned his name."

"I didn't remark it, if you did. It's the farm adjoining Harvey's, on the north?"

"Yes."

"I have had it in my mind, all along, that it was the one on the south."

"No."

"When did you see Mr. Gray?"

"He was here about half an hour ago."

"How does he feel about the matter?"

"He takes it hard, of course. Any man would. But it's his luck, and he must submit. It's no use crying over disappointments and losses, in this world."

Mr. Bolton mused for a long time.

"I'll see you again to-morrow," he said, at length. "Let every thing remain as it is until then."

The man who had been for so many years sold, as it were, to selfishness, found himself checked at last by the thought of another. While just in the act of grasping a money advantage, the interest of another arose up, and made him pause.

"If it had been any one else," said he to himself, as he walked slowly homeward, "all would have been plain sailing. But—but"—

The sentence was not finished.

"It won't do to turn HIM away," was at length uttered. "He shall have the farm at a very moderate rent."

Still, these concessions of selfishness did not relieve the mind of Mr. Bolton, nor make him feel more willing to meet the man who had done him so great a kindness, and in such a disinterested

spirit.

All that day, and for a portion of the night that followed, Mr. Bolton continued to think over the difficulty in which he found himself placed; and the more he thought, the less willing did he feel to take the great advantage of the poor farmer at first contemplated. After falling asleep, his mind continued occupied with the same subject, and in the dreams that came to him, he lived over a portion of the past.

He was again a helpless invalid, and the kind farmer and his excellent wife were ministering, as before, to his comfort. His heart was full of grateful feelings. Then a change came suddenly. He stood the spectator of a widely-spread ruin which had fallen upon the excellent Mr. Gray and his family. A fierce tempest was sweeping over his fields, and levelling all-houses, trees, and grain—in ruin to the earth. A word spoken by him would have saved all; he felt this: but he did not speak the word. The look of reproach suddenly cast upon him by the farmer so stung him that he awoke; and from that time until the day dawned, he lay pondering on the course of conduct he had best pursue.

The advantage of the purchase he had made was so great, that Mr. Bolton thought of relinquishing it with great reluctance. On the other hand, his obligation to the farmer was of such a nature, that he must, in clinging to his bargain, forfeit his self-respect, and must suffer a keen sense of mortification, if not dishonour, at any time that he happened to meet Mr. Gray face to face. Finally, after a long struggle, continued through several days, he resolved

to forego the good he had attempted to grasp.

How many years since this man had done a generous action! since he had relinquished a selfish and sordid purpose out of regard to another's well-being! And now it had cost him a desperate struggle; but after the trial was past, his mind became tranquil, and he could think of what he was about to do with an emotion of pleasure that was new in his experience. Immediately on this resolution being formed, Mr. Bolton called upon his agent. His first inquiry was:

"When did you see Gray?"

"The previous owner of your farm?"

"Yes."

"Not since the sale. You told me to let every thing remain as it was."

"Hasn't he called?"

"No."

"The loss of his farm must be felt as a great misfortune."

"No doubt of that. Every man feels his losses as misfortunes. But we all have to take the good and the bad in life together. It's his luck, and he must put up with it."

"I wonder if he hasn't other property?"

"No."

"Are you certain?"

"Oh, yes. I know exactly what he was worth. He had been overseer for Elbertson for several years, and while there, managed to save seven hundred dollars, with which he paid down

the cash required in purchasing his farm. Since then, he has been paying off the mortgage that remained on the property, and but for the burning of his barn, might have prevented a result that has been so disastrous to himself. But it's an ill wind that blows nobody any good. In every loss, somebody gains; and the turn of the die has been in your favour this time."

Mr. Bolton did not appear to feel as much satisfaction at this view of the case as the broker anticipated; and seeing this, he changed the subject, by asking some question about the consummation of the sale under the mortgage.

"I'll see you about that to-morrow," said Mr. Bolton.

"Very well," was replied.

After some more conversation, Mr. Bolton left the office of his agent.

For years, farmer Gray had been toiling late and early, to become the full owner of his beautiful farm. Its value had much increased since it had come into his possession, and he looked forward with pleasure to the time when it would be his own beyond all doubt. But the loss of an entire year's crop, through the burning of his barn, deeply tried and dispirited him. From this grievous disappointment, his spirits were beginning to rise, when the sudden foreclosure of the mortgage and hurried sale of his farm crushed all his hopes to the earth.

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