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WOODVILLE, THURSDAY, DECEMBER 19, 1878.

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their patronage. Flour and Feed delivered
to all parts of the village free of charge.

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EARNING ONE'S CAPITAL.

Deacon David Speers was taking his after-
dinner smoke. Perhaps the long clay pipe
looked a little incongruous with the hand-
somerly furnished room, and the massive
silver plate on the mahogany sideboard.
But for that matter, the deacon himself was
an incongruity—a little, common-looking
man, not very well dressed, with a Rob Roy
bonnet on his head, and kaitted gray worsted
stockings on his slippered feet.

Certainly a very wide contrast to the
handsome, stylish-looking young fellow who
interrupted his reverie by a very frank and
noisy, "Good evening, uncle. Can I talk
awhile with you?"

"That depends, Robin, on what you're
goin' to talk about. I'm no in a mood for
clish-ma-clavers."

"I want to talk about business, uncle."

"Humph!"

"You know, uncle, that Aleck Lang and
I have been long friends."

"I have heard so; I don't know it."

"Well, we have. To-day Aleck came to
tell me that he is going into the carpet-weav-
ing business in Kilmarnock. He intends to
buy Thomas Blackie out."

"Heh! He'll need some bawbees for
that."

"His father will help, and he asked me to
join him. What do you think about it?"

"How long have you been wi' Hastie?"

"Five years."

"And how much have you saved?"

"Well, to tell the truth, uncle, nothing at
all. What with Jessie marrying last year
and Rosa this, and the presents I had to
give, and other expenses, my savings all
went away."

"Humph!"

"I thought perhaps that as the business
was such an old, sure one, and as both the
Langs would be interested in it, you would
lend me two thousand pounds, for such a
wonderful good chance."

The old man removed his pipe, and look-
ing Robin in the face, he said, "I have made
it a rule never to lend money to young men."

"A very unkind rule, when it touches me
uncle. You were never unkind to me be-
fore."

"I am no unkind to you now either, Robin."

"Only two thousand, uncle! And such a
chance!"

"Guid heavens, hear the lad! 'Only two
thousand! Did ye ever earn two thousand
pounds? Did ye ever save two thousand
pounds? When ye have, Robin, come to
me an' I'll talk wi' ye aboot lending ye the
sum."

"But, uncle, the thing is not a new ven-
ture; it is sure to pay."

"It is going to hae new masters; an' men
at sixty arena sae sure aboot things payin'
as lads of five an' twenty are."

So the young man went away much disap-
pointed and not a little angry; but other
friends looked more favourable on the plan.
The two thousand pounds were borrowed,
and Robert Rae and Aleck Lang bought
out the old-established carpet-weaving house
of Thomas Blackie.

The first year the concern, in spite of
falling prices, did very well. Robert's share
of the profits not only gave him a good liv-
ing, but paid his interest, and allowed him
to lay up nearly \$100 towards clearing off
his borrowed capital; and the next year
things were still brighter.

In the fourth year of the enterprise Robert
Rae called again on his uncle. He was
sitting smoking in just the same dress and
attitude.

"Good evening, Uncle David."

"Good evening, Robin. How's business?"

"First rate. I don't come to-night aboot
business."

"Heh! What for, then?"

"I am going to be married. I wanted to
tell you about it."

"That's a mair kittle risk than Blackie's
business, robin."

"I think not, uncle."

"Wha's the lassie?"

"Jessie Lorimer."

"The minister's daughter?"

"Yes."

"What tocher has she?"

"Just her beauty and her noble nature;
she is of good family, too, and has had the
best of educations. Why, uncle, she can
do most anything—points draws, plays the
harp, sings like an angel, and—"

"I'm feared she'll be a kind o' matrimonial
luxury, Robin. But she's a bonnie bit
lassie; I hae seen her; yet I doubt if she's
fit for a pair man's wife."

"You will come to the wedding, uncle?"

"Surely, surely."

It was a very grand wedding, and Uncle
Speers made quite a sensation by giving the
bride a check for \$500. Indeed, Jessie
seemed to have quite captivated the old
bachelor, and he soon began to spend a
great many of his evenings in her pretty
home.

Three years passed happily away. In
Robert's home there had been some pleasant
changes; and Uncle Speers danced a pretty
baby Jessie occasionally on his knee, or
looked admiringly and wonderingly at his
own wee namesake in his cradle. Down at
the mill things were apparently equally pros-
perous—all the looms were at work, and the
very welfare of Kilmarnock as a community
was sensibly connected with the business of
"Lang and Rae's Carpet Mill."

But a great deal of this success was only
apparent, for it hung upon chances entirely
beyond the control of the young partners in
it. They had been compelled to borrow
largely, and had big interest accounts to
meet, and a great deal of their paper being
from houses unknown to local bankers, had
to be cashed at very heavy discounts.

All these things were much against them,
yet so great was their industry and energy
that they might have turned them all into
"happy circumstances," and won in spite of

the odds against them, if yarns had not
suddenly taken a tremendous and quite un-
looked-for fall. This of course was follo-
wed by a number of failures, in most of which
they suffered. Not all their efforts could
now gather together their numerous lines of
enterprise, and they found it equally im-
possible to curtail them, and so after a few
months of desperate, anxious struggle, the
firm of "Lang and Rae, Carpet Weavers,"
appeared in the list of "Sequestrations."

Old David Speers, with that subtle in-
stinct indigenous to capitalists, had long
foreseen, and resolutely refused to meddle
in the matter. A coolness had therefore,
gradually grown up between uncle and
nephew, and when the end came David was
not among those who offered Robert and
Aleck advice and sympathy. The young
men behaved well; they surrendered every-
thing, even to their household effects, but
Scottish creditors are a pitilessly just class,
and they did not fail to stigmatize as dis-
honorable and unbusinesslike the specu-
lative and risky nature of the trade done by
the broken firm.

Aleck at once sailed for Sydney, where
he had a brother, and Robert took his wife
and children to the mause, while he en-
deavoured to find a situation. But week
after week passed, another winter was ap-
proaching, and nothing had been done.
Once again David Speers was smoking his
after-dinner pipe, and was interrupted. This
time it was his pretty niece, Jessie. His
face softened wonderfully when he met her
large, tearful eyes, and laying down his
pipe hurriedly, he went to meet her. The
courtesy was a very great one, and it gave
Jessie hope and courage.

"Oh, uncle," she said, "we have sore need
of you!"

"My puir little woman! Sit down and
tell Davie what he can do for you."

Jessie's tale was soon told—her tears told
it best—Robert's heart had quite failed
him; they were almost penniless, and they
had worn their welcome out at the mause."

"Then you'll come here, my dawtie, you
and Robert, and Jessie, and wee Davie; an'
we'll see what your man is fit for. If he
cauna find his feet wi' a wife like you, I'm
no sorry for him."

So the next day the family moved, with
their small belongings, to David's grand
house, very much to the annoyance of Mis-
tress Jannet, David's housekeeper. This
lady indeed soon made things so unpleasant
that it was evident to all parties there could
be no delay in a decision, and Robert, al-
most in desperation, resolved on trying his
fortune in the New World.

David, pressed by his housekeeper's gram-
bling, and by his affection for his nephew,
knew only of one other way—he could ad-
vance Robert money for a new effort; but
it would be the ruin of the lad," he said
thoughtfully; "I'm doubting if he has
learned his lesson yet; he must e'en go to
school again." So he praised Robert's sug-
gestion, and offered to pay the passage of
the whole family, and gave him a hundred
pounds to start life with.

Rather grumbling, the offer was accepted
and in a few days they were on the ocean,
not one of them aware of the real interest
and affection which followed them—"but
they'll write to me," said David to himself,
"they'll write, for they ken I hae plenty o'
siller."

Once on a new track, Robert's energy re-
turned. He sought information from all he
met, and when they arrived at New York
he had a very clear idea of the direction he
ought to take. Provided with a letter
which a fellow-passenger had given him to
the proprietor of the Mattatook Carpet Mills
he found his way there and readily obtained
work.

The next spring a lucky event gave him a
special prominence. A large mill in the
neighborhood imported some machinery for
weaving a peculiar kind of rug, and no one
could be found in the locality able to make
it run smoothly. Robert heard of the di-
lemma, and offered his help. The loom was
familiar to him; his success easy. He had
found his place, and he knew it; day by day
he made his skill and energy felt. He rose
to be overseer—business manager—partner.

Still he varied very little the quiet sim-
plicity of his home. Jessie and he had
found out how little they really needed for
happiness, and so year by year, whatever
they saved was invested in real estate. The
land grew in value while they slept and
worked at other things, and ten years after
Robert's first investment he found himself
by the simple growth of the village a very
rich man.

Just about this time Uncle David sent them
very urgent request to come and see him,
and as he offered to pay all expenses, it was
accepted. The old man was now nearing
eighty, yet he was wonderfully hale and
bright, and met them at the steamer, ap-
parently little older for the ten years that
had elapsed since he bid them "good-bye" on
the very same spot. He liked Robert's way
at the first glance; "he had the look o' a
man wi' siller, an' he bears himself well."
"I see waege he's a full purse in his pouch."

Another thing made a still more favour-
able impression on David; Robert was not
anxious to speak on business. Indeed,
David had at last to ask bluntly, "Weel,
Robin, what kind o' kintra is yon?"

"It is a great country, uncle!"

"You'll hae done weel, I suppose?"

"Very well."

A long pause.

"You'll no be needing any help now? I
hawe money lying idle."

"Thank you, uncle David; but I hawe
fifty thousand dollars lying idle myself. I
thought of investing some of it here, if I can
find just the machinery I want."

"You're gann to manufacturing again?"

"Yes; I know all the ins and outs of the
trade—there is a good opening in our town.
Yes, I am thinking aboot it."

"You'll no be wanting a partner, ah?"

"If I can get the right kind."
"Would I do?"
"You uncle?"
"Well, yes, laddie; an' you needna scorn
at me. I'll put a hundred thousand to you
fifty, an' we'll ca' the firm 'Rae and Speers.'
'You could not leave Scotland, uncle.'
'Was I thinking o' sic a daft thing? I'll
trust my interest i' your hands. I'll hae a
my full rights, mind; an' you shall hae a
fair allowance for doing my wark as your
ain. We'll put everything on paper, and
I'll hold you strictly to the bargain.'
The proposal, made half in banter, final-
ly assumed a very real shape, and it was
agreed that when Robert returned to Am-
erica he should start a new manufacturing
firm under very different auspices to his
first venture.

But the past was only once alluded to,
and then David introduced the subject.

"You'll be thinking, Robin, very likely,
o' the day when I wouldna lend you the
two thousand pounds."

"You were quite right, uncle; no man
ought to borrow money until he knows the
difficulty of making it—and of saving it;
young men can't know these things; they
belong to experience."

"You had that lesson to learn then, R. B.
in an' I thought ye might as weel learn it
o' ither folk as o' me. One fool whiles
teaches anither fool, an' both grow wise to-
gether. Sandy McClure lent ye that two
thousand, and he was name the waur o' the
lesson ye gave him. There would be fewer
young fools if there were mair wise elders."

So Robert's visit was a great success, and
the old man shed the last tears he ever shed
on earth when he bid the children good-bye.

"You'll tak' care o' wee Davie for my sake
Robin," he said tenderly, holding the lad
proudly by the hand, "for when I'm no
longer to the fore, you'll let my name stand
i' this firm, till he's ready to tak' my place;
so then the hundred thousand will aye be
in David Speers' name."

And to-day the house grows and prospers
and is known far and wide as the firm of
"Robert Rae and David Speers," though old
David has long been gathered to his fathers
in Kilmarnock kirkyard. Robert's early fail-
ure has brought forth a late and splendid
success, and better than this, his kind-heart-
edness has almost become a local proverb.

"I make it a rule never to lend money to
young men, but if you want to go West or
South I'll buy you a ticket, and give you
fifty dollars. If the right stuff is in you,
that is enough; if not, it is plenty to make
ducks and drakes of."

But some how very few young men, that
Robert Rae helps do make "ducks and
drakes" of his fifty dollars. In many and
a case it has been an ample foundation for
a good life and a good fortune.

Young men earn your own capital!

OUR EUROPEAN LETTER.

BERLIN, GERMANY,