

BEGUN WRONG.

BY ROSE TERRY COOKE.

Jack had no time to make a quick entrance, and hearing voices on stairs proceeded to Ancy's dressing room; she stood there amid waves of pale, glittering satin that a dressmaker was draping about her slender figure; the woman stopped her work as he entered.

"Do you want me, Jack?" Nellie asked, in a surprised tone.

"I do want you; can you come to the library?"

"Yes, I will; wait for me there a moment. Madame is just through."

Jack went into the library and flung himself into a great easy-chair; the delay was dreadful; his courage fluttered, sank, perhaps would have failed, but that his wife hastened to him, and with feminine instinct perceiving his distress, knelt on the floor beside him, and putting her warm soft arm about his neck. The tender touch broke him down.

"Nelly," he said,—"the word was like a sob—"I have failed; my business is gone; we have nothing left."

He thought she would faint and slip from his arms; but she looked up into his face and laughed; a flash of cheer and courage crossed her pale face. "Is that all?" she said, in a tone like the reveils of a bugle. "I thought you were ill, Jack."

This was what the level brows, the clear eyes, the cleft chin, and the firm lips had in store for him, inspiring courage, will to fight or endure. Jack burst into tears; the hard, dreadful tears of a man.

Never in all her married life had Nellie lavished on him such caresses as now. She clasped his head against her bosom, and covered his face with kisses; she wiped away those slow-hot tears that burned like melted lead; she stroked his damp hair, damp with the agony of his resolve and reluctance she murmured inarticulate sounds in his ear such as mothers croon to their speechless babies. She saved his soul alive. Was not that something to do? After a time he recovered strength and looked up at her with the saddest smile:

"Nelly, you are an angel."

"Not a bit of it, sir!" she laughed. "I'm a very mortal woman, and here's the proof."

She poured out a glass of wine from a decanter left there by a careless servant since the night before when a friend had called, and made him drink it slowly; the warmth of the stimulant drove off the chill of his excitement.

"Now tell me the rest," said Nellie, as she felt his cold, damp hands recover their warmth.

"There is nothing more to tell, Nelly, thank God! I am only unfortunate, not a rascal."

"As if you could be!" she replied indignantly; then she made him sit beside her on the sofa and by dint of questions, gently yet acute, drew from him the condition of affairs, as far as he was able to make her understand them.

In the course of this conversation it was revealed to Nellie that her father's insolvency at the time of his death.

"And you never told me!"

A hot color swept over her face as she uttered the words.

"My love, I could not bear to trouble you; it was not necessary."

"And I went on with all sorts of extravagance, thinking I could do as I had done, because father was rich. How can I forgive myself?"

"How can you ever forgive me, Nell? It is the real question."

She drew his throbbing head down on her shoulder.

"Is it so very hard to forgive one, Jack, for over-loving?"

He could not answer; his voice failed. Presently he rose.

"I must go now, Nelly; you have saved me out of the depths."

He looked at her with his heart in his eyes, and with one long, loving embrace left her.

Eleanor sat down, stunned; her courage, her generous faithful heart, her strong will, had rallied to her husband's aid; but now he had left her she buried her head on the arm of the sofa with a long shuddering sigh, and tried to think; there was much to be done, she could not plan yet, but she could work; she went back to her dressing-room, and there lay the silvery folds of satin across a high chair! she should never wear that dress, the ball for which it was preparing she should not attend; she unpinned the plaits, folded the breadths carefully together and laid them in the box from which they came, put in the lengths of delicate lace, and the garniture of apple-blossoms that was to have been worn with them, and calling her maid told her to tie up the box and set it aside, she had changed her mind about the ball. Then a dreadful weariness of soul and body came over her, for Nelly Palmer was a young delicate woman after all, and she had received a heavy shock. But after a rest of some quiet hours, (for she denied herself that day to callers) she rallied, and cheerful face to Jack when he came back, and welcomed him as if he had still been her lover. Ah! he was more. Never since he first took her image into his heart had Nellie been so dear, so adored as now; he knew for the first time the intent and sweetness of "a helpmeet for him."

But in the first excitement of any change, even of loss, there is a certain force that helps us to endure; while Jack was busied all day long in figuring up his losses, his assets, the probabilities of the situation, and his more dreadful possibilities, and Nelly arranging her jewels for sale, chatting with dealers in such things for her, and seeing her own dresses of velvet and satin, even the little personal luxuries she had so long enjoyed, there was the impetus of new thoughts, to help her to bear up; she was depressed to find how values shrink in selling; how much less a dress is worth than what you paid for it! Even the string of pearls that had been her father's wedding gift, did not fetch half the price Mr. Balch had paid for them.

Then there was the doubt as to what should be reserved for the new home. Again she sat at first thought necessities recalled, and it was always Nellie who did it. Her father's stock, which really had never had a chance for development before. There were also who made out the lists of furniture, china and silver, and arranged them for sale; she who managed to sell the

carriage and horses to an outfit on a job just price than would have been received at auction; she who advised that the gas van should be given up, as all but one of the servants were surplusage and would be less expensive to keep than to maintain.

Jack at last had found a place as clerk in the office of a steamship company, a thousand dollars a year, just the amount of what he had been getting when he left home. It was a small thing, but it was a relief to get that.

Neither he or his wife had much idea of the value of money; it was needless that they should have some place to go to, as soon as their house was sold, and they were about looking for a home at once. What weary days passed in the search! what depths of equal and discouragement sickened Nellie's heart! discouragement her soul as she went from one cheap boarding-house to another, and came away disgusted. They sat down resolutely one night, and made a strict calculation of means and expenses; but even talking into consideration the fact that they were both clothed for a year or two, for they found it was economy to keep their ordinary clothing rather than sell it, and also that there was no furniture, bedding, or in fact any household goods to buy, still they could not afford to board in a comfortable manner, or to rent a whole house; so they resolved to hire three rooms and keep house in them.

"I don't know how to cook, Jack; but I'm not a fool. I can learn," laughed Nelly. "Mother began in a small house when she married father, and I've got my dingy old recipe-book; kept it for sentiment's sake; now it will be worth everything."

"But Nelly you have never had to work; how can you? No, we must keep a servant."

"My Jack, we can't. And if we could, how could I teach her? I know nothing myself! we should waste her wages to begin with."

Jack had to give in.

There was great satisfaction to them both in the fact that Jack's business being wound up so early in the course of his trouble, not only paid all his creditors, but left him five hundred dollars, to which the delighted creditors added five hundred more, as an expression of their respect for his prompt winding up of affairs, instead of trying to recover himself by borrowing more money, and asking more credit, till the business would have been a mere hollow shell, and those who had helped or dealt with him been hopelessly defrauded.

They did not know that they owed this to Eleanor's counsel.

"Don't try to go on another day!" she had energetically exhorted Jack; "ask Mr. Hartmann; you say he knows the state of affairs; ask him if it isn't better to stop now, save your creditors and your credit, and get out of suspense yourself, rather than keep dragging on till nothing is left. Oh, Jack! it is honest, I am sure, to stop now; and I want my husband to be the very honestest man in all the town."

What could Jack do but kiss that lovely glow on her radiant face, and take her advice forthwith?

"A whole thousand dollars that makes!" said Jack, when the creditors sent in their check, with a letter that made Nellie's heart proud.

"What shall we do with it? Don't you want to board now for a year, to get used to our descent?"

"No, I want the worst first, Jack; put that money in the saying's bank; there may be need of it sometime; we may not always be well."

"Sensible creature!" laughed Jack; and he deposited the money that day.

By the time the household goods were sold, and the house turned over to the largest creditor, Jack had hired a small flat of three rooms, in a tenement house on the corner of a street in a totally unfashionable and obscure part of the city; the rooms were in the fourth story, but there was a lift for coal and wood, and another for the tenants; and the sun shone all day into the south windows, from which one also could look a way over the roofs of the lowest part of the city to the sparkling waters of the great bay beyond.

Nelly had sold all her personal property, only reserving enough of the proceeds to furnish these rooms with such things as the creditors allowed them to take at appraisal prices; all the rest of the money went for Jack's debts and her own. She had taken the plain crockery from the kitchen cupboard, two pairs of good blankets, one down comfortable that had been hers since her school-days that she did not sell, and she kept half the bed-linen that she had brought with her from home.

Carpeting for two of these rooms in the flat was furnished from the one on her bedroom; and one rug brightened the tiny parlor; chairs from her room too now did duty for the parlor, and a small card-table that had been her grandmother's stood under the odd old mirror from the same quarter. There were bright chintz curtains from the bath and dressing-rooms put up here, and the bedstead and bedding were those she had used at home, though they were rather large for the small bed-room; but when all was done, the three apartments were as pretty as a doll's house; one picture on the wall of each gave an air of refinement, even if they were only autotypes, and the taste for harmonious color that had distinguished Nelly's dress and house came into play now; nothing was incongruous, glaring or crude; if this new home was cramped it was cheerful and home-like, and they entered in and shut the door with a sense of rest and relief.

However, this was not the beginning, Jack's duties were not unfamiliar to him, but Nelly's were all new; she burned her fingers and her food in trying to cook, and produced most indescribable messes even when the old recipe-book to guide her, and Jack missed every day the glass of wine at the palatable meal. It was well for him that he had to give it up while it was only one glass, but the habit was hard to break, and he lost his appetite. No wonder! the delicate viands, the savory sauces that a professional cook had had sent up were quite different from the tough, burned-stew and watery soup with no taste, the heavy puddings and tasteless gravies that were all poor Nelly could concoct. To Jack's credit be it said that his deep devotion to Nellie, his daily recollection of her sweet, brave acceptance of trouble, kept his mouth shut as to her failures now; and she, fully appreciating his kind silence, put all the energies of her mind and deftness of her fingers into the new duty. Cooking is not an abstract science, or a matter that needs five hours practice every day for ten years; intelligence

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In this paper referred to the Annual Meeting of the Association. This meeting (being the 15th since the Company was organized) took place on Tuesday, the 12th April, when the following gratifying increases were announced:

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The Commercial Traveler.

Said a commercial traveler to a reporter the other day: "People have a strange idea that all traveling men are necessarily hard cases and constantly full of liquor. Only those who know us can fully understand us. In our average trips we visit 500 different localities, and our stomachs must be loaded with as many kinds of water and cooking of different men and women. Besides this our hearts and lungs must labor under all kinds of air below and above sea elevation. Now how is it reasonable to suppose that we are constantly 'boosing' or doing anything that most injure our stomachs and minds, when we every day transact business with hundreds of men of different temperaments?"