

more, too, because banks often turn out great humbugs, and then people lose all the money they have placed in them.

Cicely was not always poor. She can remember (just as you can a dream, when you first rub open your eyes in the morning) a great big house with richly carpeted halls, and massive chandeliers, and rich sofas and curtains, and gilded mirrors, and silver vessels, and black servants.

She remembers that her father carried a gold-headed cane, that he used to let her play horse with ; and that he used to sit a long while at the table with gentlemen, drinking wine and eating fruit after dinner ; and that often, he would ring for the nurse to bring her in, to show her to the gentlemen when her curls had been nicely smoothed and her little embroidered frock put on ; and that then he would stand her up on the table and make her sing a little song, and that the gentlemen would clap their hands and laugh, and grow very merry about it.

Then she remembers that one day there was a great running to and fro in the house ; and she saw her father lifted from a carriage in the arms of two gentlemen, and that blood was flowing from his side ; and then her nurse caught her up, and carried her into the nursery, and she didn't go down stairs or see her papa again for many days ; and she remembers that one day, getting tired waiting for him to come up and see her, she crept down by herself to his room, and found him lying on the bed, with his hands crossed over his breast, and only a linen sheet thrown over him, though it was very cold weather ; and she said, "Papa !"—but he didn't answer ; and she got a chair and climbed up in it to put her hand on his face, to wake him, but he was as cold as the marble image in the hall ; and then her nurse called, "Cicely !—Cicely !" and seemed frightened when she found her there ; but wouldn't tell her why her papa laid there so still, or why he wouldn't speak to his little girl.

And then she remembers going away from the big house,