**The Model Millionaire**

1

Unless one is wealthy there is no use in being a charmng fellow. Romance is the privilege of the rich, not the profession of the unemplyed. The poor should be practical and posaic. It is better to have a permanent incme than to be fascinating.

2

These are the great truths of modern life which Hughie Erskine never realized. Poor Hughie! Intellectually, we must amit, he was not of much importance. He never said a brillant or even an ill-natured thing in his life.

But then he was wonderfully good looing, with his crip brown hair, his clear-cut profile, and his grey eyes. He was as popular with men as he was with women, ad he had every accomplishment except that of mking money. His father had bequeathed im his cavalry sword, and a History of the Peninsular War in fifteen volumes.

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Hughie hung the fist over his looking-glass, put the secnd on a shelf between cavalry sword, and a History of the Peninsular War in fifteen volumes Ruff's Guide and Bailey's Magazine, and lived on two hundred a year tha an old aunt allowed him. He had trid everyhing.

He had gone on the Stock Exchange for six moths; but what was a butterfly to do among bulls and bears? He had been a tea-merchant for a little longer, but had soon tired of peke and souchong. Thn he had tried selling dry sherry. That did not answer; the sherry was a little too dry. Ultimately he became nothing, a deligtful, ineffectual young man with a perfect profile and no profession.

5

To make matters worse, he was in love. The girl he loved was Laura Merton, the daughter of a retired Colonel who had lost his temper and his digestion in India, and had never found either of them again.

6

Laura adord him, and he was redy to kiss her shoe-strings. They were the handsomest couple in London, and had not a penny-piece beteen them. The Colonel was vey fond of Hughie, but would not her of any engagement.

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'Come to me, my, when you have got ten thousad pounds of your own, and we will see about it,' he used to say; and Hugie looked very glum on those dys, and had to go to Laura for conslation.

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