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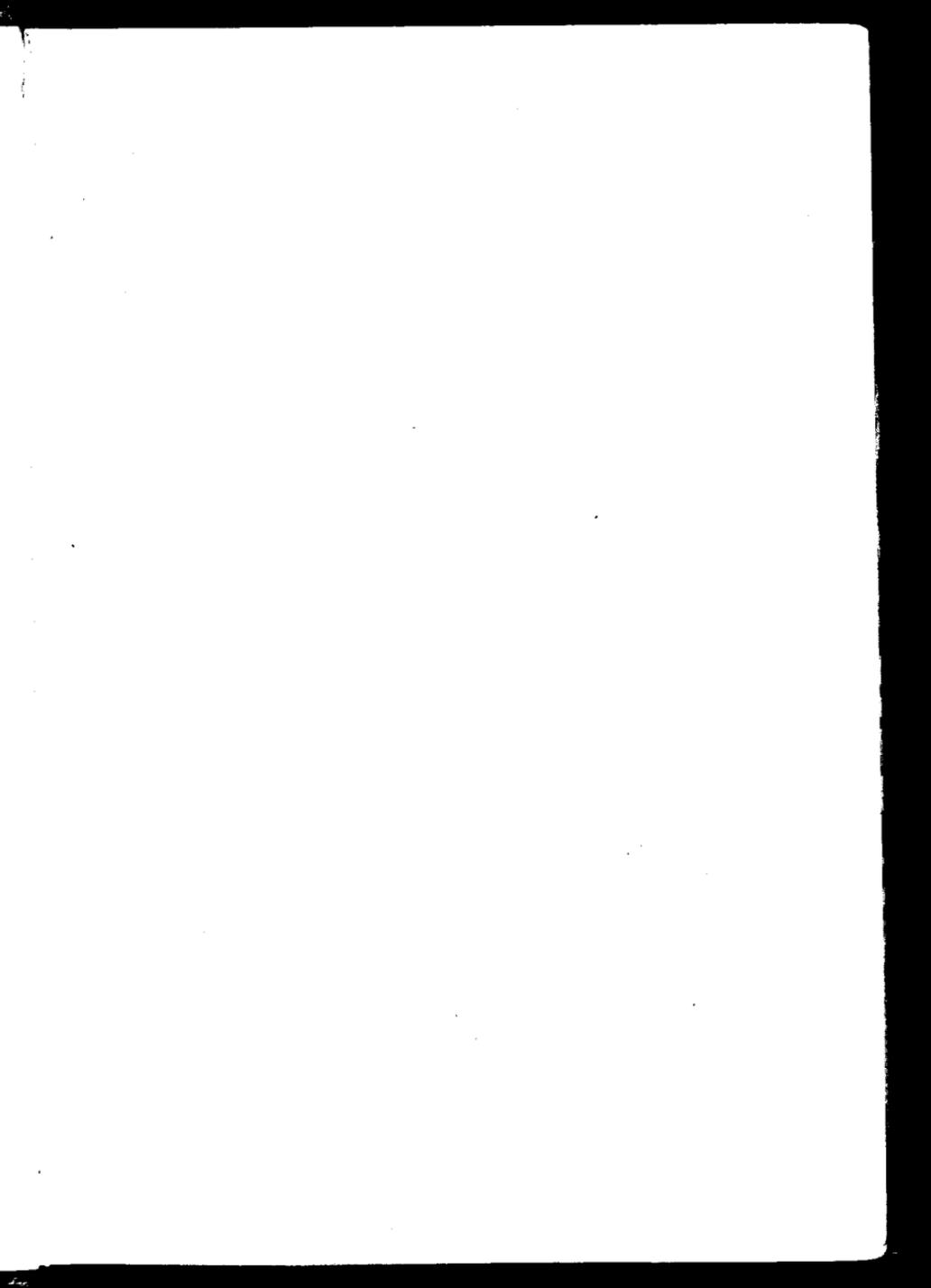


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The first part of the document discusses the importance of maintaining accurate records of all transactions. It emphasizes that every entry, no matter how small, should be recorded to ensure the integrity of the financial statements. This includes not only sales and purchases but also expenses and income. The document also highlights the need for regular reconciliation of accounts to identify any discrepancies early on.

In addition, the document provides a detailed breakdown of the accounting cycle, which consists of eight steps: identifying the accounting system, analyzing transactions, journalizing, posting, preparing a trial balance, adjusting entries, preparing financial statements, and closing the books. Each step is explained in detail, with examples provided to illustrate the process.

The document also covers the various types of accounts used in accounting, such as assets, liabilities, equity, revenue, and expense accounts. It explains how these accounts are classified and how they interact with each other. Furthermore, it discusses the importance of understanding the flow of funds and how it is reflected in the financial statements.

Finally, the document concludes by emphasizing the role of the accountant in providing accurate and reliable financial information to management and other stakeholders. It stresses that a strong foundation in accounting principles is essential for making informed business decisions.

THE LITTLE GREY LADY

BY

VIRGINIA MACKAY-SMITH

LIMITED EDITION

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Chapter I.



I.

I SUPPOSE that back of every story that was ever written a great big reason lies hidden, of which the reader knows little. Sometimes it is in the fleeting glimpse the author has caught of a rainbow tinted figure men call Fame, who seems within reach till he stretches out his arms and

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clasps the empty air,—only to find her floating a little way beyond, beckoning him to follow. And sometimes the reason takes a far more practical form, in the shape of hungry little mouths, open wide, waiting in the hope that mere words will soon be transformed into good bread and butter. And between these two reasons lie hundreds of others, some comic, and some full of tragedy, so that often the reason why a story was written would be the most interesting story of all.

Now, the reason why this Little Grey Lady of mine is

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taking the form of black and white for a short time, is this. Every one in their life's journey through this big, beautiful world of ours, comes at some time on his way, to a mighty rushing river called Sorrow, and if he wants to reach the fields of Peace beyond, this river must be crossed. How many people we see wandering on the banks with dim eyes and heavy feet, unable to find the bridge; too sad hearted even to look for it, when perhaps the mere word of a friend, or the comforting pressure of a hand, would guide them safely over. Sometimes

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they stay forever by the river, too weak with their load of memories, or regrets, to go any further on their way. And this is just where I hope my Little Grey Lady can help. For, after dreary months spent on the shores of that relentless stream, she found a bridge, and there by that bridge she stood, helping others, who without her friendly aid would have lost their way. So, perhaps, if you get to know her, as I wish, some day she may call to you too, when you are very weary, and your load is heavy, and holding out her hand to you say, "This way, the bridge is here."

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I was only a little girl when I first moved with my parents to a small New England town,—just such a one as we all know so well—a long street, made to look very respectable by the sturdy long-lived elms that bordered it on either side of the way, and behind them a line of small prim looking houses, their neat little gardens blinking in the sunlight like “pretty maids all in a row.” Down this street my Little Grey Lady was walking when I first saw her. She was such an inconspicuous figure, dressed in the quietest of greys, that perhaps I might never have noticed

her except for the fact that on her arm, casting a riotous glow over her subdued coloring, was a basket of the most gorgeous roses I had ever seen. Of every color, from the deepest crimson to the palest of sunset shades,—buds and blossoms, they seemed to fill the air with their arresting call of beauty. But she, herself, was not beautiful at all. Her face was sad, and the lines in it were heavily marked, yet such a look of peace brooded over it, that to me it was quite lovely.

The same day I asked our plump little landlady, Mrs.

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Gamp, about her, and became immensely interested in the first live love story I had ever met. To fifteen years of age, "standing where the brook and river meet", love is such an intensely absorbing topic, and Mrs. Gamp quite satisfied my craving for details.

"The Little Grey Lady," she said, with her plump rosy hands smoothing her apron, "of course I know whom you are talking of, dearie; it couldn't be any one else but Miss Myrtle. She's lived in this village since before I was born, me being only thirty-five now, though hard

work ain't helped my looks, or added youth to me. That queer little cottage next to the big white house is hers, and in the rear is the finest garden of roses you'll find in this part of the country. It's not the labor of any fine gentleman gardener that makes things grow, my dear, it's just her own care, and the time, and the love, she pours out on them, till it's no wonder they blossom. They couldn't do nothing else with her a-mothering them like so many little helpless babies. Poor thing"! and Mrs. Gamp gave an exaggerated sigh to tell me a story

was hidden back of it which she was dying to unfold.

“Why ‘poor thing’?” I said, inquisitively; “isn’t she a happy person? I’ve never seen a lovelier or more peaceful face.” I seated myself and Mrs. Gamp sank slowly down into a chair, settling herself for a good long talk. “Now,” she said, “you’ll hear the story of your Little Grey Lady, as you’ve named her, and it’s what I call a sorry tale.” Then I knew I had stumbled on one of the village stories she loved so much to tell.

“She had a lover when she was twenty-five,” said Mrs.

Gamp, with all the relish of the true gossip, "and that's rather old for the girls of those times, who mostly were flirting round their back fences, and talking about beaux before they'd even put their hair up. But Miss Myrtle, she was never like other girls. Her father died when she was only a child, and her mother a few years later, so after that she lived all alone in the old house, and tended her roses, with just enough money left her to keep the things running. Even as a little child she called the roses her playmates, and would whisper secrets to

them she'd never tell the other children. She was a queer little thing, and too much alone, that's the truth." Mrs. Gamp believed in companionship to an almost pathetic degree. In fact I think she quite feared being left alone, and in consequence there flowed from her kitchen day and night a steady stream of conversation.

"Then her lover came along, a handsome young fellow, living a bit of the way up the road, and he got to know her by talking to her over the garden fence about her flowers because he loved the

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roses too. Them two would work side by side in the garden for hours, coaxing up each little blossom that seemed down in the dumps, or happy together because some new rose had blossomed out, and Mrs. Boggs tells me, (she had the little house next to her, and knew her as a girl), that her eyes would be like two stars afterwards, what with the lad and the garden. No one was surprised when they plighted their troth. People said all along they knew it was bound to happen. The neighbors too, were glad over it, because, though she was so

quiet, they loved her for her gentle little ways and her readiness to help every one out in any way she could. Seemed like she couldn't bear to see anything unhappy, puppies or children, it made no difference. They'd all run to her, just knowing she loved them. So every one was real pleased at her happiness, for she really cared an awful lot about the boy". Mrs. Gamp paused a moment, and I drew my chair a little closer for fear I should miss a word.

"Dearie, just a month before the wedding," she went on, "with everything going

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smoother than a marriage bell, something happened. The big white house next to hers was opened up, and the family came into it that had been away so many years—and what chance had the Little Grey Lady against the daughter of the house? What with her dresses and jewelry, and ribbons, and two bright eyes—not to speak of a real smart way of answering up — the lad was swept clean off his feet. Miss Myrtle and her roses were almost forgotten, and he'd spend the hours hanging round the place, talking to the new young

lady. They say Miss Myrtle never said a word against him, but the look in her eyes was something pitiful. And then on a day, just a week before the wedding, it all came out. How could he marry her, he said, when his heart had been taken by the other girl? If she wanted him, knowing that, he'd marry her still, but his love had gone. And no one knows what she said in answer, but as he left the garden, where they'd been talking, Mrs. Boggs swears he bent down and kissed her hand, and said with tears in his eyes, 'Try to forgive me,' and

she answered, "There's nothing to forgive," in her gentle way—and that's how it ended."

But then what happened? I asked, with all the curiosity of fifteen. Was her heart quite broken? Didn't she ever care for any one again? "Didn't he ever come back?"

Mrs. Gamp shook her head. "Mercy no, dearie, he married the other girl, but not till after Miss Myrtle had left her home, and gone to the city. She told Mrs. Boggs that she couldn't stay—that the flowers were talking of him all the time, and every

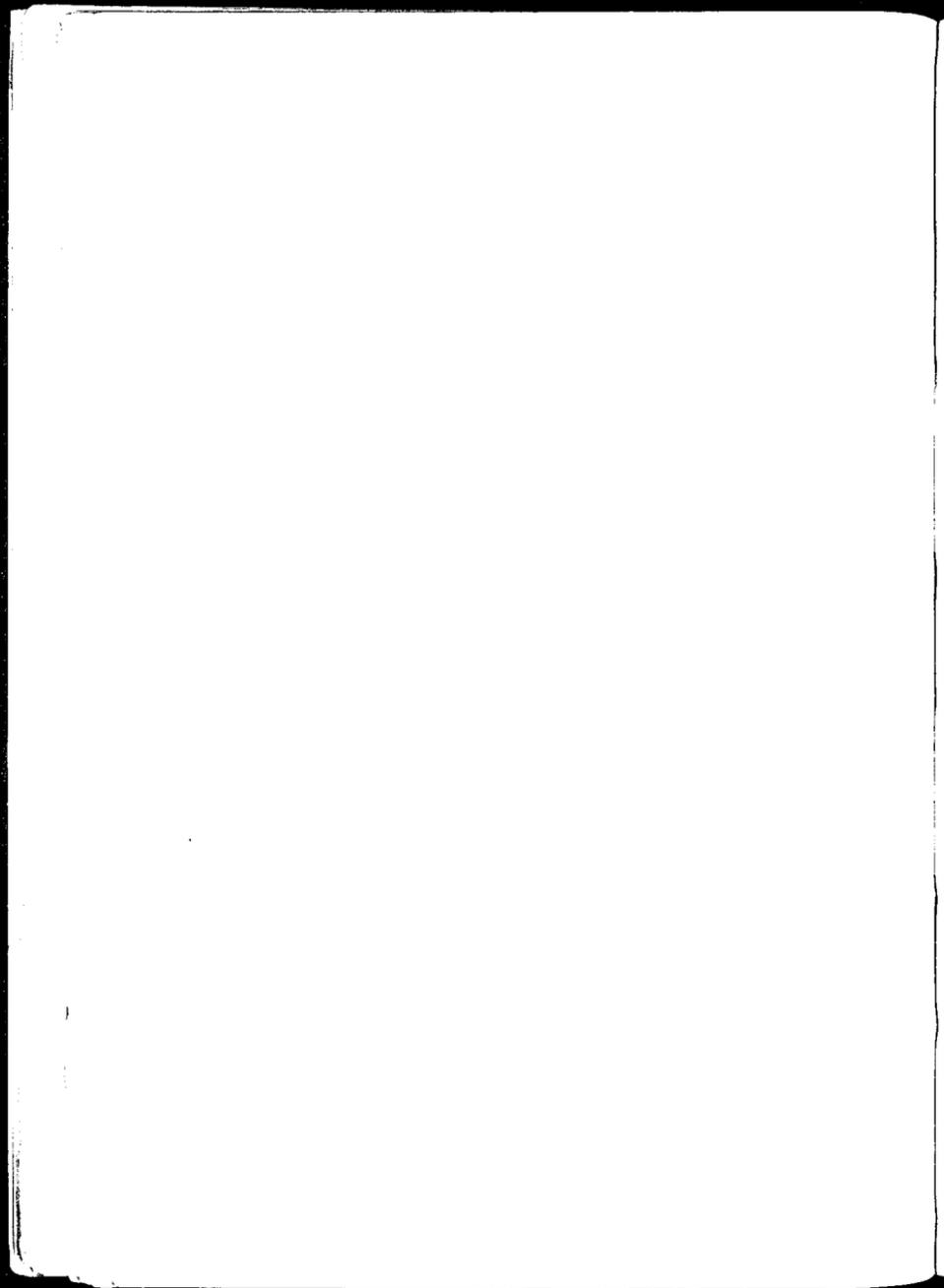
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morning were asking her, 'Isn't he coming today?' That was just her way of speaking, as if her flowers were real people—and one day, she went away, so quietly every one was stunned to find she'd gone. And the old house stayed shut for years, while the garden just ran wild. The neighbors after a long drought would give it a little water, just for love of her, but it mostly took care of itself. And it grew—dear, yes, the vines climbed up all sorts of places and some died, of course, but most went on growing, though it got to be quite a

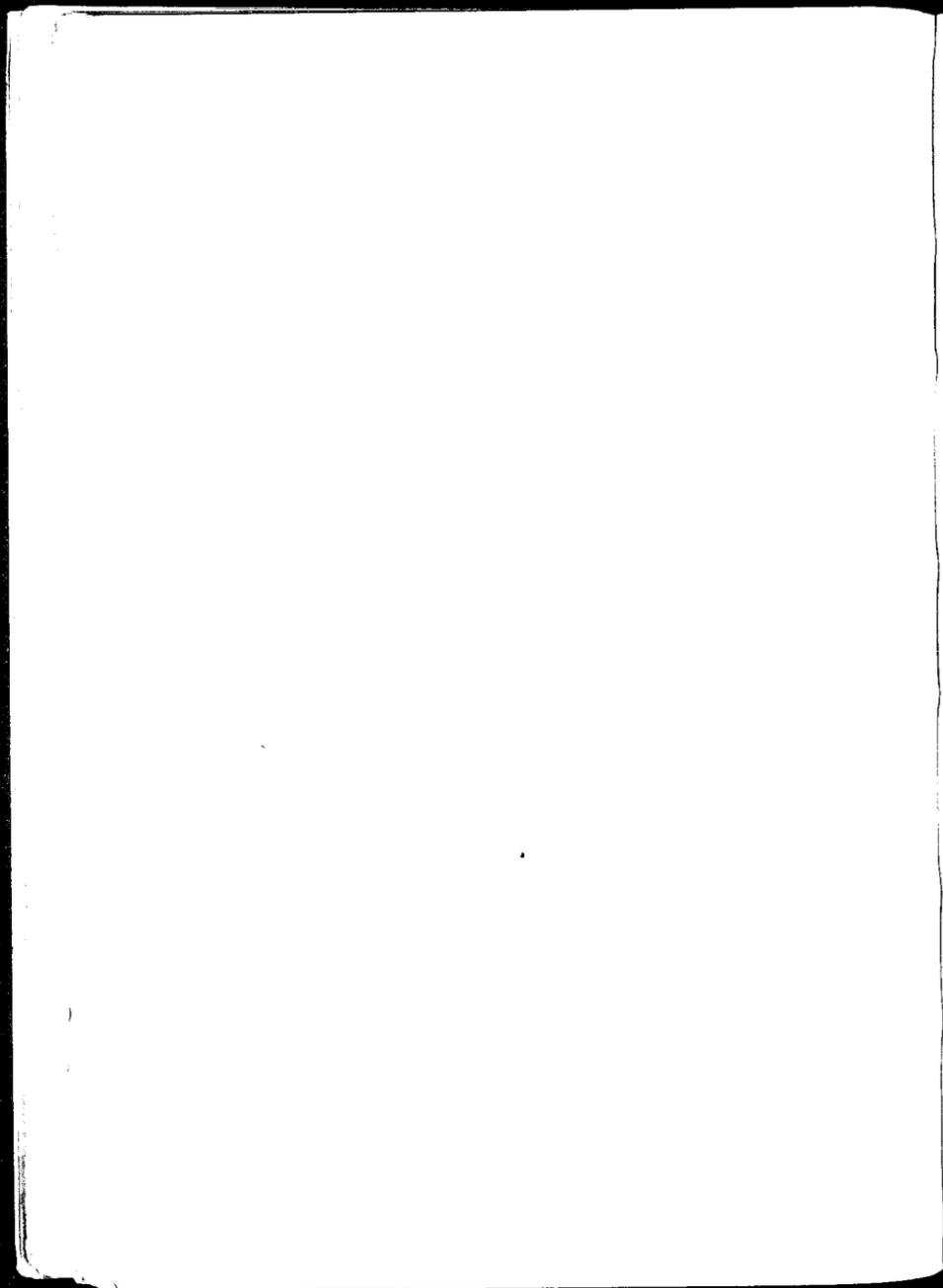
tangle. I was just growing up, but I remember how I used to climb over the fence to pick a big red rose for my hair when there was a party. There's nothing like a flower in your locks, my dear, to make the lads sit up and take notice. And then about fifteen years ago back she comes up the street, as if nothing had happened, and takes the key from her pocket, and enters the house. And though she'd grown old, and had all those lines in her face, she'd got that look of peace you spoke of, and she always has it. Even the children feel it, I think,

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she loves them all, and as for her roses, she tends them like babies themselves. They say she talks to them, but anyway, they grow in a wonderful way. I guess flowers as well as children know when they're loved;" with which wise remark Mrs. Gamp rolled up her work, as a sign that the story was over, and left me to meditate over a really true love affair.



Chapter II.



II.

AFTER that, I naturally took a great interest in the Little Grey Lady. I would run to the window to see her pass, or follow her down the street to a sick neighbor, with some of her beautiful roses in her arms, or watch her comfort a crying child, thinking to myself, "Is her heart quite broken or has time helped her to for-

get?" And finally, we met, and gradually we grew to be fast friends. My impetuous spirit greatly admired her tranquil, sunny one, for she was sunny, with one of the sweetest smiles I ever saw. She never spoke of her own life, or the past, only of the present, or the future, but she took such an interest in all my little affairs, that I used to pour out my heart to her, schoolgirl fashion, when we sat in her rose garden on summer evenings. And her sympathy never failed me. She understood, and grasped all my crudely expressed thoughts with

wonderful comprehension, never laughing at my wildest dreams; perhaps that was why I told them to her. And so, as I said, we came to be firm friends. But she never told me of her story, till I had my own troubles to bear.

It seemed so very serious at the time, but it was only a boy and girl affair, with firm parents on either side, who insisted on our being separated. To us, it was a terrible calamity. Seventeen is so in love with love, that she weaves around her idol every virtue of the noblest, till he's so wrapped in ideals and

hopes, that the man beneath is hardly recognizable. It is a woman's way, even in later years, with those whom she loves, and perhaps it is just as well. How can love be better used than as a shield?

Unfortunately, my idol had clay feet, and my parents found no difficulty in perceiving them, so on this particular day, after a stormy interview, I spent the afternoon lying in a heap of wretchedness on my bed. In the evening the Little Grey Lady came to see me. It had been a hot and sultry day, and from the open window I could see the

low hills turning slowly purple, as the last sunset rays faded quietly away. Then the little grey ghosts of the twilight came trooping silently over the fields and meadows, wrapping flowers and grasses in their dull grey mantles, till all blended in one soft indistinguishable mass. And my Little Grey Lady, like one of them herself, sat by me on the bed, gazing wistfully out on the quiet scene, and smoothing my hair with a gentle hand. My grief brought back to her, I suppose, all the memories of her own past, and perhaps because I needed help so badly, or

perhaps only because she loved me, she broke through the silence of so many years.

Her childhood had been such a lonely one, with no one in it but a mother whose whole interest in life had been wiped out by the death of her husband. The Little Grey Lady had grown up by herself, working, and dreaming among her roses, her head filled with visions garnered from the old books she found in the library. She had lived in air castles, she said, and only when her lover came riding into her garden, like a prince in the fairy tale, had they seemed to cry-

talize in all the brilliancy of love's colors. He had brought to her all the realization of her dreams, and the world had turned into a wonderful place. The dream girl had changed into a princess, and life had flung open wide her gates—and then—almost while she wondered at the glory of it, her happiness had vanished—as she stooped to drink, the cup had been taken away. Poor Little Grey Lady!

“He suffered, too,” she said, “though the fault wasn't his own. It was hard for him to tell me, though love isn't a thing

we can call hither and thither at will. But when he left me, I sat in the garden half the night with my broken dreams around me, for I had built so high, with love as my guide, and in the darkness, all the ghosts of my happiness gathered near me. Then, hardest of all, my little dream babies seemed to come to me with their chubby faces, and dimpled hands stretched out, and I had to bid them farewell, too, even though I had held them in my arms, and they'd slept with their soft little heads on my breast." There was a catch in her voice. I think she

had almost forgotten me, and was living again in the past.

“I couldn’t bear it,” she said, after a moment’s pause: “Everything in my garden was speaking of him, so I had to go away.”

I was crying now. In the presence of her sorrow, my own seemed to have shrunk into insignificance. Ah! now I knew why she loved her roses so. She could see in them the faces of her dream babies.

We both sat silent a few minutes in the quiet darkness. Far away I could hear the tinkle of bells, as the cows

gathered slowly at the field gate, waiting for the farmer to open it—and then, I spoke. “What did you do?” I asked.

“It was a long time before I found peace,” she answered,—“and then by accident I stumbled on its secret. When I had almost broken down, I went to the city, and threw myself into work among the poor, with an energy born of despair. To forget, only to forget, was my cry,—only for a few minutes to stop the ache in my heart. I worked in the slums with the sick, and with the old. I tended their

poor stricken bodies, and tried to build up their broken lives, but I couldn't build up my own. Sometimes, I thought I had almost forgotten, and then the clasp of a hand, or the glimpse of a face, would open up afresh every memory to me of his sunny hair, or his tender voice, and merry eyes, and such a wave of pain would surge up in my heart, that love seemed the most cruel, wasted thing in the world to me.

“One Sunday evening, worn out with work, and with despair in my soul, I wandered into a church, and there I

learned the wonderful secret that has kept me alive. I was so tired, and in the quiet atmosphere, I rested for some time, hardly listening to the service, till the sermon began. Then suddenly my attention was aroused. The man was talking about Love, and the keynote of it all was, that love could never die—that we didn't want it to. That made me think. Not want it to die? Ah! he had never known the agony of trying to drive it from his heart—of the mad craving for just a little rest in forgetfulness. But I listened. What we had once

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loved, he was saying, we could never lose. It was our own to hold forever, and only we ourselves were to blame, if by filling up our hearts with bitter longings, and regrets, we killed the sweetness of our memories. We should never want to forget them. Instead, we should try to keep them so much alive that our own lives would overflow with their beauty and they would turn into love towards those around us.

“The love we first feel towards one,’ he said, ‘is like a seed planted in our own hearts by some one, to open the

way for all the blossoms to follow. And if the one who planted it doesn't need our care and tenderness any longer, don't let the love die, as it will, if we keep it just a seed, but struggle to make it grow, and as it grows let others share in its beauty, whose lives are barren for lack of it.'

"Then peace seemed to come to me. To work for others, not in order to forget my love, but to enlarge and purify it, till it was no longer for me alone, but for all who needed it, seemed such a wonderful thing. Love no longer simply a human

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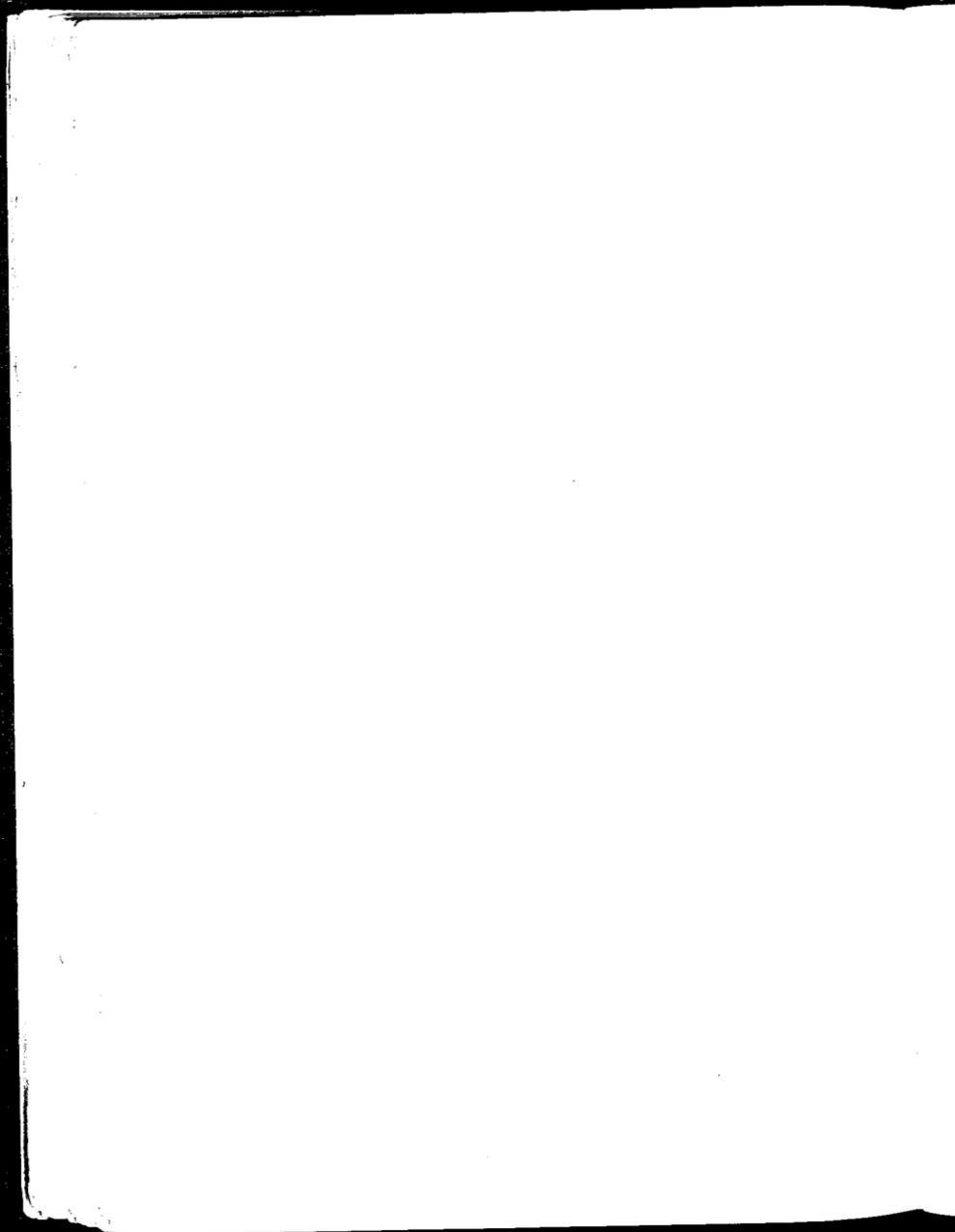
passion, but touched with the bloom of immortality. That was what mine could become.

“That night, like the night in the garden, I stayed awake till morning came, but instead of pulling down my life, I began to build it up. Slowly, but surely, it rose, and with every day’s work it grew a little higher, till peace lived in my heart. And it was only when the physicians told me I must give up my work, that I came back to my old home, and back to my roses, who greeted me like old friends. For they too had been at work,

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spreading and broadening out, and so I knew we had a secret in common." She paused, and then rising swiftly, stooped and kissed me. "Child, dear, she said, "I pass the secret on to you. Try to use it, for it is a wonderful talisman."

Chapter III.



III.

 OF ONE more scene in my Little Grey Lady's life I want to tell you.

It was two or three years later, while reading quietly in my room one afternoon, that a wild rush in the hall aroused me, and a hardly recognizable mass of humanity darted through the door. To my amazement, it turned out to be

Mrs. Gamp, usually so neat; but now, with bonnet on one ear, apron strings untied, and her whole appearance betokening the greatest state of excitement. I was alarmed, for her breath kept coming in such increasing gasps, that I was afraid it might cease altogether.

Before I had time to rise, she was pouring out such a string of unintelligible words, that I could only catch the phrase, "He's come, he's come," repeated with appalling rapidity. Realizing that we were sadly wasting time, if action was to be required of me, I tried severity,

and the tones in my voice seemed to bring her to a calmer state of mind. "Mrs. Gamp," I said sternly, "if you'll take a drink of water, and stop a moment for breath, to say nothing of beginning your story at the right end, I may be able to make something out of it, which at present is absolutely impossible," and then, with many interruptions on my part, I managed to piece together the whole.

She had been standing in the doorway watching for the children to come back from school, she said, "calm as you please, never thinking

nothing was going to happen, when down the road comes a man. I, thinking him a stranger and tired like, called to him to come in and have a glass of water—never thinking it was him after all these years.”

“Him,” I said impatiently, as Mrs. Gamp paused for a long drawn breath, “whom do you mean?” And Mrs. Gamp cried out in amazement at my stupidity.

“Why, don’t you see he’s Miss Myrtle’s young man come crawling home after all these years to lick her hand.”

“Lick her hand,” I re-

peated angrily, though almost swept off my feet with excitement. "Mrs. Gamp, what are you talking about?"

"Well," answered Mrs. Gamp with a sigh of exaggerated patience, "I don't figure on it, he's going to actually lick it, but that's his spirit. He's had an unhappy life, he told me, till death separated him from that vixen who had stole him away, and after wandering from pillar to post for quite a while, he has suddenly come to his senses, for all the world like the Prodigal Son.

"He'd never forgotten

Miss Myrtle and her roses, and always had had the thought of her hanging round him, till at last he thought he'd take his courage in both hands, and go back to the old home. And here he's come, going to her house to work her up again, while she's all peaceful and unknowing of it, and won't want him. Can't you stop him? I came as fast as I could to you, seeing as you have influence with her, and may be well able to make her see straight.

“Don't let her give in, but turn him down hard, says I, and march him away

double quick time. Leave her in peace, poor soul."

Leaving poor Mrs. Gamp to refresh herself with water and a fan, I hastily left the house. Though I had not the power of expressing it as strongly, I confess I was in deep sympathy with her point of view. When I thought of all the Little Grey Lady's pain, how many years she had suffered,—how long a time had passed before she had found strength to piece together her broken life, I was filled with indignation. It wasn't fair that he should come back now, to

destroy the calm she had won after so many hard battles—to arouse in her all the old heart aches and memories. The very thought of it seemed a pitiful thing and some one should make the man understand and spare her. But as I ran, looking hastily for some one answering Mrs. Gamp's description, I found the street deserted, and, knowing I was too late, I made my way to my old friend's garden. Perhaps, after all, I would be in time to brace up her faltering courage, or lend a helping hand. But I got no farther than the gate. Some-

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times one realizes, all in a moment, how unimportant a factor one is in the web Fate spins so quickly.

They say that man at certain times in his life is lifted up till he seems to touch high heaven's gate, and if so, my Little Grey Lady was almost within its portals. At the end of her garden, in the midst of her roses, she sat, with a face so transfigured that I hardly knew it. All the lines and age had rolled away, leaving peace crowned with the benediction of fulfilment. Small wonder her old lover knelt at her feet, with

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his face buried in his hands. Perfect happiness had long delayed its coming, but now was rolling over them in a resistless tide. Her hands lay lightly on his head. I saw her tender face, as she whispered to him, like a mother comforting a little child, then, as she stooped to his kiss —I crept away.

