

**BAD LUCK: A
NOVEL; IN THREE
VOLUMES. VOL. II**

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Bad luck: a novel; in three volumes. Vol. II by Albany De Fonblanque

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ALBANY DE FONBLANQUE

**BAD LUCK: A
NOVEL; IN THREE
VOLUMES. VOL. II**

BAD LUCK.

A Novel.

BY

ALBANY DE FONBLANQUE,

AUTHOR OF "A TANGLED SKEIN," "CUT ADRIFT,"
ETC., ETC.

IN THREE VOLUMES.

VOL. II.



LONDON :

RICHARD BENTLEY AND SON,

1877.

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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 should be supported by a valid receipt or invoice. This not only helps in tracking expenses but also ensures compliance with tax regulations.

In the second section, the author provides a detailed breakdown of the monthly budget. It includes categories such as housing, utilities, food, and transportation. Each category is further divided into sub-items, allowing for a granular view of where the money is being spent.

The third section focuses on the analysis of the budget. It compares the actual spending against the planned budget for each month. This comparison helps in identifying areas where the budget was exceeded or saved, providing valuable insights for future financial planning.

Finally, the document concludes with a summary of the overall financial performance. It highlights the key findings from the budget analysis and offers recommendations for improving financial management. The author stresses the importance of regular budget reviews and adjustments to stay on track with financial goals.



BAD LUCK.

CHAPTER I.

“MEN MAY COME AND MEN MAY GO,
BUT I GO ON FOR EVER.”

IN three days if all go well, the church bells of Beckhampton will ring a wedding peal. The bridegroom to be spends his birthday at the latter place going into accounts, signing releases, and finding out how much, or rather little, of his cake is left. He arrives there just in time to see the

last of the auction at the mill houses, and to take leave of old Hazeltine. As the oldest tenant on the estate he ought to have taken the chair at the festivities to be held at the Hall to celebrate the young squire's wedding, but his passage is engaged and the *Black Ball* clipper that is to carry him and his wife to the other side of the world, knows naught of marryings or givings in marriage, and will not wait a day.

“We should be poor hands at merry-making, Master Fraser,” he says, “and I'm glad for one thing we shan't be here. It's a sharp wrench now it's come, and the sooner we're off the better it will be for us; but we'll drink your health and the young lady's heartily, all the same. Be sure of that.”

“I thank you, Hazeltine; and will wish

you a good voyage, and all prosperity in your new home," says Fraser. "I hope the things sold well."

"Well enough. They'd have gone better if there had been anybody after the mill, but there isn't. I'm mightily afraid, Master Fraser, you won't let it in a hurry. Why look at the Beck to-day! There isn't water enough to shake a bull-rush, let alone turn a pair of stones. And if this hot weather brings on heavy rain—as it will do or I'm mistaken—there'll be a flood come rattling down the valley, fit to tear the place down! It's always too little, or too much now; all along of them draining fid-fads."

"Yes, but those fid-fads, as you call them, have nearly doubled the value of the Framlington meadows—well, Pryor says so, and he knows. Why do you shake