

THE
HOWARDS:

A TALE
FOUNDED ON FACTS.

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THE HOWARDS.

ABOUNDING as the Empire State does in beautiful villages, it has none more beautiful than Mapleton. It lies along the northern shore of one of those smaller lakes which gem the interior of the state; its site having been originally covered by magnificent forests of beech, oak, and maple, sufficient of which had been preserved by the good taste of the first settlers, on clearing the land, to serve amply for ornament and shade.

Among these first settlers was Marmaduke Howard, a native and genuine son of New England, who, after a long and industrious life, left, at his decease, a noble farm of some 600 acres to his two sons, and only children, George and Edward. George, the eldest, was an energetic, practical man, without much poetry in his composition, but with clear, definite notions of life and its desirable objects; as also with a straight-forward, persevering way of going at what he wished to gain or accomplish. In short, he was a person of large, sound common sense, and I may add, of just and kindly feeling as well.

Edward, with not less general ability, was largely endowed with *ideality*, by which his character was in all ways greatly modified. He was very much of a *dreamer*, as well as a *thinker*; and life, instead of standing clearly defined before him, as before his brother, was wrapped in a golden haze, which magnified and glorified, while rendering somewhat indistinct, whatever was seen through it. From such

a temperament, he was fond of beauty and splendour, and could not rest content with the merely useful and substantial. He yearned, too, for *distinction* in some form, and from his earliest childhood would submit to any degree of toil and privation for its attainment. These tendencies having early become associated with an ardent love of books, his father, though wishing both sons to become farmers like himself, and settle on his magnificent estate, did not unwisely attempt thwarting biases so decided, but complied with the boy's desires by sending him, at the early age of fourteen, to the first University in the country. Here he distinguished himself highly by his scholarship, while preserving at the same time the pure habits of his rural home; so that when, at eighteen years old, Edward Howard returned to his father's house with his diploma in his pocket, he was, both in intellectual and moral character, and in personal appearance, a youth of whom any parents might justly feel proud. It was, indeed, rare to meet one of aspect so manly and distinguished. Tall of stature, he was admirably formed both for strength and agility, while in port and in movements he was marked by great natural dignity, ease, and gracefulness. A classically moulded head and handsomely cut and expressive features, with those large, dark-gray eyes which can alternately blaze and melt with the varying emotions of the moment, completed an external form that needed only be seen to fix the admiring attention.

The first step, after finishing his college course, was to decide on some profession or occupation. After careful domestic consultation it was concluded, that he should visit New York city, and confer with certain lawyers and physicians there, to whom his father gave him letters, before settling the point. His first call, after his arrival, was on a Wall street lawyer, of high reputation and large practice. On asking his advice, he received this decisive reply:—"There are in this city some six or eight hundred lawyers,

of whom not over *two hundred* can legitimately get a living by the practice of their profession. Now, for your father's sake, I would gladly take you into my office and give you my utmost aid in mastering the law; but on *your own account*, I would advise you earnestly to set about *anything else* under Heaven, that offers the least prospect of advantage, and dismiss all thoughts of law."

These emphatic words from so eminent a lawyer, of thirty years' experience, brought Edward to an immediate stand. Making no further inquiries in this direction, he next called on one of the chief physicians in the city. *His* remarks were not more encouraging than those of the lawyer, and he counselled the young man decidedly to adopt *any* vocation in preference to that of medicine.

Howard (as I have intimated) had a full share of common sense, and he at once determined to confer again with the home-circle, before prosecuting further inquiries. His parents and brother, on learning the results of his city visit, once more urged him to settle upon the farm, as a gentleman farmer,—that most respectable position, which the ample means he would inherit would fully enable him to maintain.

With *this*, however, the young man could not bring himself to be content. He craved a larger sphere, a more stirring life, a vocation calling the faculties into more vigorous and continual action. So, after much consultation, it was finally settled he should enter mercantile life. This (he thought) was capable of furnishing scope for any powers, however great. His imagination, too, fired up with the idea of the distinction and the social weight which the immense wealth he hoped to acquire would give him. He had, moreover, some vague visions of retiring from business after a few years with a large fortune and acting as a patron of the arts and sciences, the fosterer of meritorious artists and literary men, now so often neglected and needy, and of making himself, perhaps, a celebrated name in authorship with the leisure and means at his command; and finally, of

taking his place in the national councils, with two continents for auditors of his wisdom and eloquence! Thus it was, that his poetic temperament threw a halo around the prosaic counting-room and details of traffic, and decided him to make commerce his vocation.

He accordingly returned to the city and entered a large mercantile house, where he remained about three years. Though *contact* rubbed off much of the *poetry* of trade, yet, as he lacked neither energy nor persistency, he gave to it a close study, an alert observation, and an incessant practice, which made him a thorough master of the department he had undertaken. He found much also to interest him in the history and philosophy of commerce generally, and he marked with delight, that, wherever its white pinions had flown, *there* civilization had speedily followed, with its order and its comforts, its amenities and embellishments.

He had virtually completed his apprenticeship, when he was called home to receive the last blessing of his parents, who, at a ripe old age, died within a few days of each other. It is not impossible that Edward, softened as he was by these bereavements, might have complied with the earnest solicitations of his brother George (now his sole surviving relative), and settled on the paternal estate, which they now shared between them, were it not that a new attraction was drawing him towards the city, in addition to his original penchant for the big, busy world: this attraction was Love.

During the last year of his apprenticeship, he had become acquainted with a young lady, named Helen May. He was introduced to her in a ball-room, where he had been struck by her pretty face and figure, and her graceful dancing. Love soon sprang up, and a marriage-engagement followed not long after. Helen was the daughter of a merchant, who had died a short time previous, leaving his widow well provided for, and bequeathing three or four thousand dollars to each of his children.

Were a lover ever capable of a rational judgment con-

cerning the object of his love, Howard would have perceived, that for a man aspiring to achieve great ends in life, Helen was the last person he should have wooed for a wife. She was pretty in face and form, and skilled in the ordinary accomplishments, besides possessing considerable wit, and power of fascination, with the faculty of saying many a bright thing.

But, on the other hand, she had at once violent passions and a weak, vacillating character,—the former often urging her, against all counsel and remonstrance, into false and painful positions, while the latter prompted her to call on some one, perhaps the very person whose advice she had just contemned, to extricate her from her embarrassments. She was, moreover, so selfish, that she seemed utterly incapable of viewing any subject, except through the medium of self. This natural trait had been greatly exaggerated by her having been a *pet* with her own family, and a *belle* in society on account of her personal charms, and from her having long been indulged in almost every whim and caprice for fear of the injurious effects of thwarting her on her constitutionally delicate health. Add to all this, a streak of folly running through the texture of her mind, causing her judgments to be as often wrong as right, touching any special subject, and you have (I believe) a correct portrait of a most anomalous specimen of womanhood.

Why it is, I cannot tell, but men of genius, so far as I have observed, are peculiarly prone to be fascinated by precisely this sort of women—pretty and vicious, witty and foolish, all combined in one.

Well, it was agreed between the brothers, that George should purchase Edward's half of the estate. The sum required was raised by a mortgage, and Edward returned with it to the city. Having been a favourite with his masters, during his apprenticeship, he easily made an arrangement for becoming a partner in their large and flourishing establishment. His business capacity, with his energy and

popular gifts, gave a fresh impetus to the operations of the house, and thus his mercantile career began with brilliant prospects.

He soon married, and, with commendable good sense, took a moderate-sized house, neatly and tastefully but not expensively fitted up, and within a convenient distance of his place of business. He might have found it difficult, if not impossible, to prevail on Helen to fall in with these moderate views, but for the love she really felt for her handsome and attractive husband, which overbore for the time her selfishness and the recklessness of expense growing out of it.

Leaving one brother thus launched in life with seemingly fair prospects, let us turn for a moment to the fortunes of the other.

George also had just married. His wife was the daughter of a neighbouring farmer, a good-looking, intelligent girl, without the (so called) accomplishments, but well versed in those solid and useful branches of knowledge, which qualify a mother to instruct her young children, to which was added a thorough practical acquaintance with household affairs and economy. She had, too, fine native dispositions, and the care of an excellent mother had taught her to recognise the existence of *duties* in life, and to regulate her course by *principle*, instead of surrendering it to mere *impulse*. In short, Maria Grey was fitted to be in very deed a help-meet, and George Howard was really, what he regarded himself, a most fortunate man in having secured her heart and hand.

He resided in the old homestead, which remained mostly as left by his parents, and with the hearty co-operation of his young wife bent his earnest efforts to discharging the debt contracted for purchasing his brother's share of the estate. Affairs prospered with him, for business was brisk generally through the country, and the multiplication of railroads and canals in every direction gave him easy and quick access to markets for the produce of his farm.

Both brothers, then, we behold started in life, and each with flattering prospects in his own line.

Passing over several years, let us now look at their condition.

So far as concerns business, Edward has had quite extraordinary success. His agreeable talents and popular manners have contributed to this, no less than the extent and variety and the excellent quality of his goods. Enter his warehouse, and in those large rooms filled with beautiful and costly fabrics, and thronged perpetually with purchasers, who keep busily employed a little army of well-disciplined, gentlemanly clerks, you would suppose you saw proof of Howard's being on the high road to wealth. And so he *would be*, were his domestic economies managed as wisely as the concerns of his store. But visit his home, and you find there a vast change since the first days of his married life. With Helen, the early ardours of passion, which held in check many of her natural tendencies, ere long passed away, leaving her selfishness and vanity to manifest themselves in all their original strength and activity. She soon began complaining of the smallness of their house and of the scantiness and homeliness of its appointments.

"I am positively mortified, my dear husband," said she, "when our friends Mrs. Lloyd, Mrs. Bronson, and Mrs. Browne call here and are shown into these little closets of parlours, with their three-ply carpets and patch-covered sofas. I can't help fancying they look about, as if wondering how I *can* live so, after having lived so differently in my father's house, and in the houses of my relations. Now these ladies' husbands are not doing nearly as good business as you, and yet what splendid houses and beautiful furniture *they* have, and in the upper part of the city, too! And really, dear husband, every time sister Jane visits me, from her palace in La Fayette Place, I know from her looks, she can't help pitying me. And somehow it don't seem *right*, that, after having been brought up together, and fared alike, we should

now live so very differently. Besides, husband, we ought to consult the good of our darling children. This house is so small, that actually they have hardly room to breathe or move in it. I am certain, too, that the air is not wholesome hereabout, for everybody says the children are pining and growing pale. Besides, 'tis so noisy here, that I am positively afraid the children's nerves will get shattered so, that the little dears will suffer by it all their lives!"

Such was the kind of assault the wife began to level at the husband, in a half-complaining, half-coaxing way, on his coming home at evening, tired with the day's tasks. Helen could talk fluently enough, (as what woman cannot, when she has an end to gain?) and she showed herself quite a diplomatist in touching on her husband's sensitive points. He was a fond husband and father, he was not inaccessible to rivalry, and by temperament he loved to be surrounded by beauty and splendour. And, although (to do him justice) he made quite a stout resistance, endeavouring to convince his wife that 'twas egregious *folly*, if no worse, for a merchant just commencing business on a moderate capital, to live like a man of large fortune withdrawn from business-exposures, yet of what avail was this resistance? Of what use to *reason* with a woman, when a fit of hysterics or an outburst of tears comes to her aid, at the very moment she is completely silenced in *argument*, and carries the question by storm in her favour? Of course the husband at last surrendered at discretion, and the wife carried all her points!

A house quite as large as Mrs. Lloyd's was taken in the patrician quarter of the city, and furnished throughout with an elegance and luxury fully equal to Mrs. Bronson's. To this naturally succeeded the engagement of additional servants enough to make the number match Mrs. Browne's; and these servants being as well drilled as sister Jane's, were of course high-priced. And just as naturally, after all this preparation followed entertainments, which must needs be not less elegant and costly than those of their associates,

else had all they had previously done been in vain. In short, the Howards were now fairly launched on the tide of fashionable life.

Now it cannot be denied, that the husband himself liked these splendid surroundings, and enjoyed keenly the refined society he now mingled in, for (as before intimated) he was peculiarly qualified to shine in just such a circle. But he was not long in learning, that all these things must be paid for, and at very high rates too. For, as one year's close followed another, his profit and loss accounts told him, that as yet, he had made no movement *ahead*—that, in point of fact, he was worth no more than when he commenced business. His sales were immense,—his profits upon them very fair,—his credit stood high,—and he had never sustained any embarrassment in meeting his payments when due. But, with all this, his expenditures had fully absorbed his receipts, and, strictly speaking, he "had made" nothing.

Let us now glance at George. With him all things had thriven, for while by industry and skilful husbandry he was drawing large yearly revenues from his farm, his wife showed, in her department, not less industry and wise management. Their house, with the exception of the few changes at their marriage, remained very nearly what it was in Marmaduke Howard's day. All things within and without it were comfortable, neat, and convenient, but nothing was splendid or costly. Their joint efforts were directed first of all to paying off their mortgage-debt. This had been accomplished at the period we have now reached, and George was now the clear owner of this large estate, which, meanwhile, had grown largely in value through the many judicious improvements he had made upon it.

He had four children, three girls and one boy, all fair, healthy, and promising. As he looked on their blooming faces and listened to their gleeful voices, he felt that there were weighty responsibilities resting upon him, and that he would be guilty, did he omit any means within his reach to

make their existence a *boon*, instead of a *curse*. Unlike many persons, he did not regard his duties to them as *necessarily* terminating with his life. "Why should they?" thought he. "Should I die in their childhood, they would *need* somebody's care and support as urgently as *now*. The mother's strength must be fully engrossed in the mere *super-vision* of them, without the labour of earning their subsistence. If, then, I do not leave them *pecuniarily provided for*, they must starve or go to the poorhouse. Now I did not marry, for I had no *right* to marry, to make paupers of my Maria and the little pets that make my home so sunshiny! I am *bound*, then, to see and *make sure* that my family shall, in case of my death, not only be as well provided for as now, but shall possess ample means for education and for establishing themselves in life."

Thus reasoning, (absurd man that he was!) he had no sooner paid off his debt, than he *got his life insured for a considerable sum*, this being the only method of guarding against the chances of his own decease before he should have had time enough to accumulate sufficient to constitute a provision for his family.

During the years just past, both brothers had been so busy, that, though retaining their old affection and occasionally corresponding, they had rarely met, and George had not visited New York since Edward's removal to his up-town mansion. He now paid a visit to the city, and he was struck with some misgivings on being ushered into a dwelling which, with its appointments, might have served for a nobleman's mansion. He at once resolved, that, before leaving, he would put certain *home* queries to his brother, and hold with him some serious talk.

He therefore took occasion to introduce the subject, when, after a sumptuous dinner, Edward's beautiful children, two girls and two boys, were brought in, blooming with health and overbrimming with animal spirits.

"Edward," said he, "you have most beautiful children

here, and yet they remind me of the saddest sight I ever witnessed, and that, too, not many weeks ago."

"What was it?" inquired Edward.

"You remember Gordon, our schoolmate for so many years?" said George.

"Certainly I do remember him perfectly," was Edward's response; "and I remember, too, that a more intelligent, fine-hearted fellow our old schoolhouse did not hold. He had also an unusual share of dignity in his demeanour, which some attributed to his having in his veins the blood of the Scottish ducal family of Gordon."

"Well," resumed George, "you may perhaps know that Gordon was a superintendent in the large manufacturing establishment in Mapleton, with a salary of \$2500 per annum. He and his wife both being fond of a genteel style of living, to which both, in early years, had been accustomed, expended their whole income as fast as it accrued. Now as Mrs. Gordon had delicate health, and their family was very large, I could not help thinking sadly of what would become of that sickly mother and those luxuriously nurtured little ones, in the event of Gordon's death. Counting, therefore, on my old friendship to justify my interference, I urged him to insure his life for the benefit of his family, painting, as vividly as I could, what would be their condition in case he were suddenly removed.

"At the outset, he ran through the usual list of reasons for *not* insuring, such as 'he was in perfect health, and therefore there was no hurry,'—'he couldn't possibly spare the money just now,' &c. &c.

"I showed him the nullity of these excuses, and still persisted in pressing the measure. Finally, as though I was unconsciously impelled by a fatal presentiment, I offered to advance him the means of paying his first premium.

"At last he consented, and agreed to go with me to the insurance office the next day but one, as he was specially engaged on the ensuing day at the factory. Well, on this

very next day his clothes caught in one of the immense wheels, and he was rent into fragments on the spot. God save me from ever again witnessing the scenes that followed! The distracted mother gave premature birth to an infant, and both perished. I saw seven lovely children crowd around the coffins holding their father and mother and baby-brother, and sobbing as if their little hearts would break. I saw three of these children conveyed to the Almshouse, and the other four distributed among our farmers and mechanics, who are trying to accustom their young soft hands to the rough contact of daily toil."

"Shocking—shocking beyond measure—poor children—poor children!" broke in Edward, excited beyond control.

"You may well say shocking," continued George, "and when I saw *your* sweet little ones, I could not but contrast *their* lot with that of those desolate orphans. For, most certainly, with the splendid business you have had so long, you must have already set apart a considerable sum from the contingencies of trade, as a provision for your family."

Shame kept Edward mute for some minutes after these remarks. It was a shame, too, mingled with anxious boding, for he could not disguise from himself that, were *he* suddenly removed, leaving his estate to be settled by administrators, the costs of administration would absorb so much, that *his* family must be scarce less destitute than Gordon's. However, he was too much of a man to flinch from declaring the truth, especially to one so noble-hearted as his brother. So he told him the precise state of his affairs, without the least disguise or qualification.

"Well," replied George, "the past can't be recalled, nor will it be of the least use to lament over it; but the present, and by consequence the future, are ours. The best thing you can do *now*, is to insure your life, and this, I think, you are bound by the most sacred obligations to do. \$15,000 will make a very decent provision for your family; and at your age, which (if I remember rightly) is thirty next birth-

day, you can procure a policy of that amount for about \$370 per year. Now, with your receipts, you can pay that yearly sum without feeling it at all. But even if it were difficult to spare it, and required some sacrifices, just think of poor Gordon's orphans, and then ask yourself what sacrifice would be too great, that would save your little ones from such a doom?"

Edward promised to procure insurance without delay, and George left for home more at ease concerning his brother, than at his first arrival.

But, alas! the "proposer" and the "disposer" are not always the same person, and a man may better "reckon without his *host*," than without his *wife*. Helen was not present at this conference between the brothers, nor did Edward at once apprise her of it—why, he perhaps didn't exactly like to own even to himself. A short time after, as she and her husband were sitting one evening together, she began in the strain she was accustomed to when desiring to launch into some new expense.

"My dear, you can't imagine what splendid new carriages Mrs. Bronson and Mrs. Lloyd called in here to-day! I'm sure I don't know how their husbands can get the money to dash with so, for their other carriages were only a few years old, and looked nearly as well as ever."

"Get the money?" Edward broke in; "why out of their neighbours, to be sure. They bore *me*, for one, to death for loans to cash their paper, and I know they do the same by all their other friends. New carriages, indeed! It won't be long, I'm afraid, before they'll be puzzled to find *bread*, let alone these costly fooleries!"

"Well," resumed Helen, not in the least taken aback, "you can't charge *me* with extravagance of this sort. *I've* been contented for these half dozen years with our little, plain barouche. But really, this is *now* too small altogether to hold me and nurse and the four children, since the pets have grown so large. I do positively think riding out does

them little good, crowded all up in a heap in this narrow box; and you know Dr. Griffith says their health depends on their getting plenty of fresh air and free motion every day. Now I think it's high time *we* had a carriage like other people of our own position, for the sake of *appearances*, as well as the health of our sweet little ones. I don't want a *costly* carriage, but a plain, neat one, big enough to give our darlings room to enjoy their ride, and breathe the pure air without being squeezed to a jelly. You say yourself that business never was better, so you can't plead 'bad times' for refusing me. And I shall think you don't care much for your children or their mother, if you deny me what everybody in our neighbourhood has except myself."

"But, my dear," replied the husband, "I can't possibly afford a new establishment, until, at least, I have made some provision for you and the children in case of my sudden death."

He then related in full the tragic history of Gordon and his family, his conversation with his brother, and his promise to insure his life without delay.

Who could have imagined that a woman with one particle of sense or correct feeling, would not have been so impressed by the mournful catastrophe thus narrated, as to have *urged* instead of trying to *dissuade* her husband from doing what would secure herself and her children from the possibility of a similar doom! But rightly says the Proverbist, "Though thou shouldst bray a fool in a mortar with a pestle, yet will not his foolishness depart from him;"—nor less aptly, "Pride goeth before destruction, and a haughty spirit before a fall."

Instead of taking the least notice of the calamitous tale, Helen's first manoeuvre was to burst into a tempest of hysterical weeping, which it required a long time for her husband to subdue with the aid of hartshorn and water, mingled with abundance of caresses and fondling words. So soon as she could speak for her tears, she begged of her

husband to think no more of getting his life insured; "for," said she, "it is useless to talk of what *might* be after your death, since, if you were to die, I shouldn't stay after long enough to need any provision. I know my heart would break at once, and my relations, of course, wouldn't let our children suffer. Only consider, too, what a horrid idea, I and our dear little ones *making a profit out of your death!* What would it be, but receiving the price of your blood? I do beseech of you to give up all thoughts of this frightful insurance. Just set up your carriage like other people," (she didn't forget *this!*) "and then, as your health is perfect, and your business was never better, you can begin saving, if you choose, and it won't require many years to lay up as much as you were to get insured for."

Thus talked the lady day after day, with suitable interludes of tears and sobs at the cruel thought of her surviving her dear husband, her *first* and *only* love, (she had received "attentions" constantly from the age of ten upward!) and being rewarded for his death!

What *could* Howard (who had not yet ceased to be a lover) *do*, except precisely what the fair one desired? The carriage was procured, and Helen was all thanks and sunshine and fondness.

But how fared it with her notable scheme of "saving?" Just as every one knowing the parties and the circumstances would have predicted. In the first place, Helen's health was rather more delicate than usual, and her physician forbade her staying in town during the hot months. So, every summer, she visited some watering-place, which required a large annual sum. Then the children's education was growing very expensive. Richard, a lad of talent and spirit, was sent to the University and amply supplied by his father with pocket-money, to which the foolish mother secretly made considerable additions from her own purse, in order (as she said to herself) "that her handsome son might make a *proper* appearance." The two girls, moreover,

were placed at the most costly schools, besides having, at great expense, the most celebrated masters for the accomplishments. Frank, the youngest of the family, was not yet old enough to require much outlay, and, indeed, from his quiet, undemonstrative disposition, neither parent expected much from him.

Passing over some years, let us now again see how it stands with the same family.

Mary, the first-born, had grown up into a young lady of uncommon loveliness. She was genuinely beautiful, alike in face and form,—in face, not merely by features symmetrically moulded, but still more by the expression of a noble soul speaking through them. Inheriting her father's abilities, she had become a great proficient in both the solid and ornamental branches of education. She was thoughtful beyond her years, and with her native sagacity she could not be blind to her mother's defects, and her father's weakness in yielding so much to them. Neither could she help noting the reckless improvidence of their mode of life, and the hollowness of their seemingly bright prosperity. A shade, therefore, often rested on this young face, so attractive from its union of beauty and goodness. That shade had, of late, grown deeper and was oftener there, from a heart-disappointment. She loved and was loved by Arthur Brandon, the only child of Robert Brandon, a retired, wealthy merchant. But when old Brandon came to confer with Howard about the marriage, and inquired how much he could contribute towards the establishment of the young people, the latter, with no small mortification, was compelled to say, that, beyond the furnishing of a house, his Mary would probably have nothing till after his decease. Old Brandon was so astounded at this, that he instantly and decidedly refused consenting to the marriage.

No wonder a shade of sadness hung on the brow of the fair girl, thus wrecked in her dearest hopes, and writhing, too, under the bitter thought, that she was regarded by her lover's parents as accessory to a kind of fraud on society,

since, with the probability of being penniless, she was living in the style of a peeress.

Nor could her father escape many a heart-pang at seeing this most admirable of daughters suffering thus deeply, through what he could not help recognising was his own past folly.

And, as misfortunes come not singly, the course of his son Richard at the University was now, as it had been for some time past, causing him great anxiety and distress. With passions as strong as his talents were great,—passions, which had rather been pampered than curbed and guided by his mother's foolish indulgence, and amid the luxuries of his home,—he had scarce entered college, ere he fell among vicious companions, and with them plunged into every species of dissipation. All this drew heavily on the father's purse, and he repeatedly remonstrated with the unworthy youth, but all without effect. Wilder grew his dissolute-ness, and more flagrant his infractions of collegiate rules, till, their patience worn out, the University government expelled him from their walls, and he returned to his father's house a disgraced and (it was to be feared) a ruined youth!

These close-succeeding calamities awakened in Howard many a bitter reflection upon the course of his city life thus far, and he was constrained to ask himself if it were not because he "had sowed the wind" that he was now "reaping the whirlwind?" But this bitterness was greatly enhanced by business anxiety. The signs of the times were threatening. All things portended the approach of one of those storms which sweep periodically over the commercial world, levelling hundreds of mercantile houses with the dust, and putting in imminent peril all that are not firmly based on ample capital. Were such storm to come, how could he hope to weather it? And, should he fall, what must be the fate of his family, not to say his own?

The very next day showed the truth of these bodings, by the mails bringing information of the failure of several

distant debtors of his for considerable amounts. Day after day brought more or less tidings of the same sort, and his anxieties deepened.

Thousands now living must remember the tremendous crash in the mercantile community of 1837, as also the dull, pinching years that followed. Howard's solicitudes were but too just, for his house, like most others, suffered severely, and it was only by incredible efforts on the part of all the associates, that it was saved from going down utterly in the height of the storm. It *did*, however, escape total wreck, and that was all. Perhaps it would have been wiser, had they then stopped payment and wound up their affairs; for even after the severest of the pressure had passed, they kept business going only by the intensest struggles, and by resorting to those manifold devices, and making those ruinous sacrifices, to which merchants are driven by the exigencies of unusually "hard times." These, my business readers need not that I should enumerate. Suffice it to say, that the middle of 1838 had now arrived, and matters had grown worse with them instead of improving. Nor could Howard hide from himself, that affairs had finally reached a point, where, by *any single day's incidents*, he might be compelled to stop payment!

It was at this time that George, after an unusually long interval, made him a visit. He knew nothing of Edward's domestic trials, or of his forfeiture of the pledge to insure his life, or, in fine, of his business reverses. He had come principally to invite Edward and his family to visit Mapleton, on occasion of his eldest daughter Anna's wedding, she being on the eve of marriage to Mr. Cameron, the popular young clergyman of that now large town. The good father was too full of his joy and thanksgiving to notice at first the sad looks of his brother and his family. He had much to say of how handsome and good a girl his Anna was, and how universal a favourite was her betrothed for his talents and his eminent virtues. "And, my dear brother,"

said he, in conclusion, "my Maria and I are a thousand fold over-paid for the toiling and economizing years we have gone through, by being now able, from our savings, to give our dutiful Anna a handsome dowry, and permit her to marry the man of her first choice, with prospects of happiness which will not, certainly, be diminished by their possession of abundant means."

Long did George continue in this strain, it never, of course, occurring to him that he might be inflicting pain on his sweet niece there present, or on her father, as how should it? But chancing to cast his eyes upon Mary, he perceived she was deathly pale. Poor girl! The whole story of her cousin's present happiness and bright prospects, brought agonizingly before her sight her own blighted present and desolate future, while her father's heart was scarce less painfully wrung by George's just self-gratulations on his own forecast in labouring and saving for his children's benefit.

"Why, what's the matter with dear Mary?" exclaimed George, starting up. But before he could reach her, she had sunk fainting on the floor.

"We've murdered her between us!" burst forth Edward in the torture of his soul. "But, no, no, it is I only, I, her father, who am guilty of her murder!"

They removed the poor girl to her chamber, and procured the needed assistance; and then Edward, taking his brother to a private apartment, told him the whole past and present,—about his Mary and his Richard,—of his having failed to insure his life or to lay up anything,—and, finally, about the menacing aspect of the commercial world, and of his own business concerns. He made no attempt to excuse himself in the least, but, as a rigorously impartial historian, he stated the simple facts, both touching Helen's interference, and his own weakness and folly in yielding against his own better judgment.

George was grieved, he could not help being grieved inex-

pressibly,—but he uttered no single reproachful word. In fact, this good brother, though a working farmer, was by no means an every-day person. A favourite adage of his was the homely one, "'Tis of no use crying for spilt milk."

It was in the spirit of this philosophy of his, that he now addressed his brother.

"As I said before, my dear Edward, the best thing by far you can do now, is to insure your life. But I want you to be fully assured that it is the best thing. I wish, therefore, you would listen to a few words about this matter of Life Assurance, both in its bearing on the individual insured and on the community at large. I have examined and thought of the subject a good deal, and my conclusion is, that this is one of the most useful and beneficent of all our modern institutions. I don't wish you to follow my advice without being convinced of its *soundness*. If, then, when I've finished, you are not entirely *satisfied*, I say don't insure.

"As to Helen's idea about profiting by her husband's death, &c., I don't know but it is one that might occur to a confused and morbidly sentimental mind, (George spoke 'the plain language') but I rather wonder you didn't, in half a dozen words, show her the fallacy of it. Precisely the same objection would lie against any and every sort of provision made for her in anticipation of your death. She didn't *object* to, she even *proposed* your *laying aside* money to constitute a provision for her and the children. And yet *that* provision was not to be enjoyed except in case of and after your decease. What is *this*, but, in her phrase, 'profiting from your death?'

"The truth is, that by taking out a policy you are simply and only setting aside and investing a certain sum yearly. The main difference between insuring and other modes of investing is, that in the former case, you merely pay the sum into the office, and have no further care or trouble about it, instead of, as in the latter case, being obliged every

year to hunt up some mode of investment at once profitable and safe—a thing not easy to find always.

"Life Assurance is not, as sometimes supposed, a matter of *chance* or *guess*, but a *science* as truly as geometry or algebra, and the premiums charged are determined by strict mathematical calculation. For instance, at your age, 30, you are charged about \$370 for a \$15,000 policy, and why? Because at 30, the *probability* of your life-duration (or your 'life-expectation,' technically speaking) is 34 years. Now \$370 being each year put at compound interest, will, in 34 years, produce \$15,000, the amount of your policy, besides paying *your* part of the general expenses of conducting the company's business.

"What is this, then, as, I said, but setting aside \$370 per year, and merely paying the insurance office a fair compensation for investing it securely and profitably, instead of taking the care and trouble of investing it yourself?

"Besides, you receive your due share of whatever *profits* the company may make, which you may either take yearly in cash, or may have added to the amount of your policy, or else have applied to reduce the sum of your annual premiums."

"But," inquired Edward, "how do you determine the probability of my remaining life to be 34 years? An epidemic, or any one of the million forms of accident, may cut short my life, while in perfect health, in a few hours, or in a single moment. How, then, determine a probability concerning what is proverbially *uncertain*?"

"Simply," replied George, "by *experience*—carefully noted, long-continued experience. *This* tells us, that though, as you say, the life-duration of an *individual* is the most uncertain of things, yet that of *masses* is governed by laws as regular and as little liable to exceptions, as those presiding over the planetary revolutions, or those to which we intrust fortune, happiness, and life, every hour of the twenty-four.

"Take one or two thousand healthy persons of 30 years old, and from half a dozen to a dozen of them will certainly die every year. This has been ascertained from tables of mortality long and carefully kept in different countries, and various parts of the same country. Now take the number of years elapsing before the death of the last survivor, and divide them among the whole one or two thousand,—or a little more plainly, perhaps, *equalize* the entire number of years lived by these persons among those living then,—and you have for each individual an average of 34 years. This average affords the insurance company a basis whereon to rest their calculations for determining the premium to be paid by each. This is made such, that, supposing the whole two thousand to live 34 years each, their annual premiums, drawing compound interest for that period, would amount to a sum sufficient to discharge all their policies, after covering, meanwhile, the office expenses.

"You see, then (to repeat once more), that the policy paid your heirs is nothing else than the *result* of your annual savings, profitably invested and cared for by others, whom you have compensated for doing it. They can do it better than you, for it is their vocation, to which their whole time and thoughts are given, while *your* time and thoughts are or should be engrossed by your own proper business.

"It would then be altogether your wisest plan to insure, even were you *certain* of surviving 34 years. How immeasurably more, then, is it your point of wisdom to insure, when, as you said, you may be summoned away in a few hours, or even in a single moment, in which event, though it were *the very day following the payment of your first premium*, the entire policy, even if \$30,000, would equally be put into the hands of your heirs!"

"I must acknowledge, brother," replied Edward, "that I see this matter in a very different light from what I ever saw it before. But, while the advantages of insurance are so palpable and vast, how do you account for the fact that

so few avail themselves of it? How is it, that our thousands of merchants, whose means, however large, are all exposed to be swallowed up, almost in a moment, by reverses in trade,—that our multitudes of salaried men of all kinds, whose means expire with them,—how is it, that all these intelligent, shrewd men should neglect adopting so obvious, easy a method of placing their families beyond the reach of contingencies, which may make *beggars* of those who had been living like princes?"

"Heaven be praised, brother," answered George, "that you at least *begin* to see aright in this matter! As to your questions, they are more easily asked than answered. Your own course, perhaps, explains that of others, as well as anything can. Ignorance of the subject, from never having given it a proper examination, is doubtless the main reason why so few insure. Another reason is that fatal habit of *procrastination*, which is the curse of our race. Many there are who '*intend* to insure, but, *just now*, they are too busy, or they can't spare the premium, &c. &c.' So they defer it to a 'more convenient season,' under a vague impression or hope, that *their* lives may be lengthened out, though others may, every day, be suddenly snatched away around them. Such is the course of that most improvident of living creatures, Man!"

"But these things do not *justify* such a course, though they may *account* for it. Nor do I doubt that the day will come, when such improvidence will universally be considered not merely *unwise*, but *morally guilty*.

"Why, look at the multitudes in this single city of merchants and salaried men, who expend nearly or quite the whole of the year's earnings on the year's subsistence of their households! They lavish upon their families every sort of luxury and surround them with all life's embellishments, without setting apart one dollar towards a provision for them in case of their own sudden removal. Can they even ask themselves what is to befall these helpless ones,

with a host of *artificial* in addition to their *natural* wants, totally unused to labour or self-help, if left destitute by the sudden decease of those on whom they had depended? It would seem impossible. And yet what ineffable improvidence, what absolute cruelty!

"It is folly for these men to plead their *affection* to justify the prodigality that squanders all on the passing hour. As well might the mother plead her *love* in apology for that unrestrained *indulgence* which allows her son's fiendish passions to ripen into a fitness for the penitentiary or the gallows! The affection, which merits the name, cares not *solely* for the *present* enjoyment of its objects, but it would especially place them beyond reach of that insupportable doom, the being transformed by the event of a moment into *high-bred, luxuriously-nurtured beggars*!

"And yet, as I before hinted, ask one of these persons why he don't insure, and he replies, that, though he *wishes* and *means* to do so before long, yet just at present he can't spare the money! Spare the money! Why, he might cut off hundreds now wasted every year on the *merest superfluities*, without his family or himself ever feeling it! I have no patience with this dangerous trifling with human happiness, and, I might add, with human virtue, weak enough at its best."

"What you say," rejoined Edward, "is too fearfully true, and, in my own past course, I feel that I have been most deeply blameable as well as foolish. Nor can I help shuddering at the thought of what would have been, or what would now be the condition of my family in case of my decease."

"But it strikes me that your remarks on merchants and salaried men apply in no small degree to the working classes also. The mechanic, for instance, and the day-labourer, are hardly, if at all, more provident than those you have spoken of. They, too, like to see their wives and little ones handsomely dressed, at least on Sundays and gala-days, and

to surround them not merely with comfort, but with something of ornament. There is, of course, no objection to this, but it is even desirable in itself considered. But, in order to effect this, they expend most, if not all their earnings as fast as they accrue, so that, in case of their death, their families, though not so ill off as those of the others, because more used to self-help, are yet subjected to many difficulties and trials."

"Very true," replied George; "and you have anticipated a point I was about to touch upon. Inquire into the history of those gangs, who, by their nightly riots, robberies, and murders, are making the city of the pacific Penn a by-word,—look at those crowds of boys, hardly, or but just entered on their teens, who, by their blasphemy, obscenity, rowdyism, and petty offences, are preparing for a manhood to be either cut short by the hangman, or spent alternately in the penitentiary and in the perpetration of the crimes that carry thither,—or even worse yet, note those creatures, for whom there is no fitting name, who, having as yet scarce reached the bounds of womanhood, are already become living, walking plagues, 'whose house' (in the words of Holy Writ) 'is the way to Hell, going down to the chambers of death,'—search out, I say, the histories of all these, and you will find that, for the most part, they are the children of working men, who died leaving a widow and little ones destitute. The bereaved mother was, of course, compelled to part with her children, and place them here and there with strangers, to be brought up as accident might determine. Without maternal care and domestic influences, so potent to restrain and guide, they have become what we see, and their path is still daily downward."

"Now if these widowed mothers, on their husbands' decease, had received \$1000 or even \$500 in cash, they would, most of them, have been able, used as they are to self-exertion, to adopt some business which would have allowed them to keep their little ones at home and united, and they, under

maternal and domestic influences, would most likely have grown up to be useful and reputable members of society. At least the *probability* would have been on this side, while now, little short of certainty lies on the other.

"Now, at 30, a man may insure his life for \$1000 by paying yearly \$24.70,—or for \$500 by the yearly payment of \$12.35.

"And at 25, he may get a \$1000 policy for \$21.40,—or a \$500 one for \$10.70.

"What mechanic or labourer might not, by a little effort, pay either of these annual sums, and that, too, without robbing their families or themselves of any real necessary or comfort of life?

"Except, then, so far as entire ignorance of the subject may be an excuse, I regard the working man as no less blameworthy than the merchant or salaried man for exposing his family to destitution, with all its possible and probable evils, when he might secure them against it by so obvious a method as Life Assurance."

"Is it not strange," rejoined Edward, "that among all the efforts now making by philanthropy to enlighten and elevate the labouring classes, some attention should not be turned in *this* direction? From your remarks, it seems evident, that to these classes, a knowledge of life assurance and its benefits would be one of the most valuable items of information that could possibly be given them."

"No doubt of that," replied George, "but the teachers of society themselves need enlightening on this subject. Let us hope they may not continue much longer in the dark, and *then* we may look for a movement among those they instruct, which will soon work a vast change in the aspect of society.

"But, even were there no other reason for insuring, a mere regard to one's own quiet and happiness is a reason fully sufficient. You have had, I doubt not, many an hour of depression and anxious boding in the very midst of the

splendour and gayety about you, when the thought would force itself upon you of what would be the fate of your delicate wife and beautiful children in case of your death, knowing, as you did, that you had laid up nothing for them. Others, doubtless, have the same anxious hours,—'twere unnatural it should be otherwise,—and, indeed, I have heard many a one *say* as much. What an inexpressible *relief*, then, would it be to all such,—what an immense augmentation of the general happiness, could each man feel that by life assurance those dearest to him were amply provided for, happen what might to himself, and happen when it might!

"There is one point more, which seems to me worth noting, and then I have done.

"Could every young man at twenty-one be persuaded to insure, how greatly would it conduce to the stability of his own character, as also to the stability and order of society! For he has *then* a fixed point to aim at and refer to. He is related to one among the great social institutions, and has a yearly obligation to fulfil towards it. He is become, too, a property-holder, for a policy is property, quite as much as bank or railway stocks, or promissory notes, or bills of exchange. He may sell it, or may pledge it in the way of traffic, and thus used, it may often aid him essentially in his business operations. If, moreover, he should even wish to surrender it, the company will pay him fair value for it. Thus, as an owner of property, he becomes unconsciously leavened with the conservative feelings natural to property-holders, and upholds instinctively that order and those social institutions, under which alone property can be secure.

"In fine, so many and great are the benefits, direct and incidental, of life assurance, that I consider our philanthropists and social teachers as *bound* to advocate its general adoption, and our influential, wealthy men, to lend it the weight of their example by getting insured, even though it may to *them* be needless."

"I am satisfied," exclaimed Edward, "and more than satisfied, not only of the vast utility of this institution to the community at large, but of my own individual obligation to avail myself of it. Nor can I any longer cheat myself into saying 'there's no hurry.' On the contrary, I *know* I can't make too much haste about it, for, unless some great change for the better occurs (which is more than I have any grounds to hope), our house *must* stop payment before long. The excessive toils both of body and mind, which I have undergone through the whole of the last year in preserving our establishment from total wreck, have taxed my constitution severely; and now, with bankruptcy before me, to be followed by the struggles requisite for the support of a family like mine, I know not what may be the issue to my *health*, or even my *life*. It becomes me, then, to do *what* I can and *all* I can, while I yet retain the power to act."

"Never be down-hearted, man," said George, "whatever else you may be. I trust there's no need of my saying, you can always count on *my* sympathy, and my help to the utmost of my ability. Meanwhile, as to the matter in hand, don't delay insuring a single day. As affairs stand with you at present, I can't expect you or your family to go down to Anna's wedding. They'll regret it, as I do, but there's no help for it. I must, at any rate, start for home to-morrow morning. But I shall go comparatively at ease, if you will only pledge yourself solemnly to take out a policy without any further delay. Under existing circumstances, and with your present feelings, I am confident you will let no cause whatever either change your resolve or tempt you to put off its fulfilment."

Edward pledged himself solemnly to all his brother asked, and they parted for the night.

Next morning George set off for Mapleton, and Edward went to his store, determined on applying for a policy that very day. But ill news in the morning's letters, heavy payments to meet, and excessive difficulty in raising the

means, so engrossed him, that night came and nothing had been done towards insuring. It was not his fault, however, he *could not* get away from his business. So passed several successive days, each more toilsome and distracting than its predecessor; and still, though each morning determined that his insurance should be completed before *that* day's sunset, the day *would* slip away, and nothing had been done, for he *could not* do anything. Alas! if a man would work, he must "work while it is *day*, for the *night* cometh, in which no man *can* work."

"There is a tide in the affairs of men,
Which, taken, at the *flood*, leads on to fortune."

But if, neglecting the *flood*, he waits till the tide *ebbs*, *then*, though he may toil and strain, and put forth a giant's strength, it is all in vain. The merciless and irresistible current sweeps him out into the boundless, barren waste, and he is seen no more! Edward Howard's *ebb* had come!

PART SECOND.

"Whatsoever a man soweth, that shall he also reap."—*St. Paul.*

THE narrative portion of our little work has thus far been chiefly an enumeration of *causes* set in operation and proceeding towards their issues. What remains for us, is simply to detail *effects*. This remaining task will be painful, but we shall make it brief. We do not bring one of life's dark tragedies before our readers for their *amusement* or our own. We do it rather with the desire of rendering them some service. We rear a beacon on the shoals, where a fellow-being, largely and brilliantly gifted, was wrecked, involving in his own doom the innocent and the good, grace, accomplishment, and genius, that others may behold, and, if they will, avoid a similar fate.

Edward Howard was getting terribly worn and shattered by the excessive, unintermitted cares, perplexities, and labours of which I have spoken, and was unconsciously nearing the brink of most fatal perils. An occasional numbness of a limb, an occasional wandering of the thoughts, with the inability to concentrate and fix them on the subject before him, and many like symptoms, might have told a physician, that the corporeal powers, overtasked and abused by over-intense workings of the mind, were threatening to seek an awful repose in the *death-in-life* of paralysis!

But, engrossed by the fast-growing difficulties of his affairs, Howard heeded none of these tokens, till one morning, some ten days after his brother's departure, while reading the morning's letters, which brought unusually disastrous tidings, he suddenly broke out into some incoherent exclamations mingled with horrid laughter, and then, with a deep groan, fell from his seat upon the floor.

On being lifted up by the alarmed persons present, he was found senseless. After a fruitless application of the ordinary simple remedies for restoring consciousness, a physician was summoned, who, by copious bleeding, succeeded in bringing the inanimate patient again to life. But what an awful awakening! He was found to be not only paralyzed in all the limbs and the muscles of locomotion, but to be also a gibbering, shrieking maniac!

He was carried home, and the scenes that ensued there my pen is utterly impotent to depict. Suffice it to say, that Helen fell into violent hysterics, and passed from one fit to another, manifesting scarce more rationality than her husband, so that it required the whole time and exertions of Mary and her sister Rosa, with the occasional help of a charitable neighbour, to attend upon her.

Meanwhile, the physician with several assistants was day and night at the maniac's bedside. And it was in truth an awful post! While the frame seemed in all else but a dead clod, the brain and organs of speech were preternatu-

rally alive, and through these the tortured, unhinged, sleepless mind poured incessantly forth its wild, incoherent fancies. "My wife—my children,—my wife—my children!"—he screamed continually, intermingled with the most pathetic appeals to his brother to hasten with him to the insurance office, or it would be too late! "I said," raved the sufferer, "there was no hurry, but I lied,—there *was* hurry, and there *is* hurry,—for I shall fail,—I *must* fail, and soon too,—I see it,—I see it plainly,—and, George, if we don't hurry to the office, we shall get there too late, and my poor Helen and her children will be beggars! Beggars, beggars, only think of that, George! O, for God's sake hurry, George, hurry, hurry! beggars, beggars,—why *won't* you hurry!"

Thus he raved the whole twenty-four hours through, and the brother (who had instantly been sent for and had arrived) sat by the bed with death in his soul, striving with unwearied patience, though all in vain, to soothe the poor sufferer into quiet. Numbers of the most eminent of the medical faculty were called in, and the whole resources of their science and skill were put in requisition. But all proved ineffectual either to restore the reason or to rekindle sensation in the paralyzed frame. At last, by the unanimous counsel of all, as the best measure to be adopted, the once brilliant, highly educated, aspiring Edward Howard was removed to the cell of a lunatic asylum!

The remedies here applied proved as inefficacious as all that had previously been employed. His mania grew more and more furious, and his shrieks, and yells, and loud ravings, even enhanced the wonted horrors of the place. So passed a few weeks, and then, the vital powers being exhausted, the poor sufferer sank into the sleep that has no waking, and Edward Howard became a heap of dust!

On events like these, I feel that comment of mine would be superfluous and impertinent. When God speaks, it is for us to listen in reverent silence.

Meanwhile, the house of Howard had stopped payment, and assignees were now busily engaged in winding up its affairs. Already the debts were known to be immense, and the assets to be insufficient to pay more than a very small per cent. upon them. Of course, the indignation of creditors, who considered themselves defrauded,—the sneers of the vulgar wealthy at those who had aped their own style of living, with funds belonging to others,—the spiteful remarks of the envious upon people who had so long kept up such splendour, when it was now plain they never had been much better than beggars;—all these things got up one of those wordy social tempests, which usually beat upon the unfortunate, whether guilty or innocent. It was inevitable that many of these severe remarks should reach the ears of the afflicted family, as well as of George, and they added still another pang to their already poignant anguish.

But some movement must be made, and some refuge found for the family, since most of their costly furniture was about passing under the auctioneer's hammer. But what should that movement be? Helen (as might well be supposed) could suggest nothing, nor, indeed, be counselled with at all, for she was full of egotistic whinings and complaints about her relations. She had no brothers, and her sisters' husbands were not inclined to assume the whole expensive support of a family so extravagant, and who, besides, were now lying under a ban for having sustained such extravagance at others' cost. So, whatever proffers they made of help came in such a shape, that Helen, abetted by her wayward son, Richard, indignantly rejected them, with the addition of insult on those making them.

It was in the good sense, clear principle, and right feeling of his admirable niece, Mary, that the sorely perplexed George alone found any aid in deciding on the course to be adopted.

"You must," said he, "my dear niece, all of you quit this unhappy place at once, as there is no choice in the mat-

ter. The best plan I can suggest, then, for the present at least, is for you all to go straight home with me to Mapleton. My house is big enough to lodge the whole of you with perfect convenience, and depend upon it, your mother shall find me a faithful brother, and you and your sister and brothers shall be cared for precisely as my own children. And my wife and children will share all my own feelings towards you. Your books and musical instruments, with whatever other articles you and your mother may wish to retain from the household effects, shall be kept for you and immediately sent to Mapleton. Now, my dear niece, I must rely on *you* to persuade your mother to assent to this arrangement, for, as yet, she seems hardly at all aware of her position, and I have too much rustic bluntness to exert any influence upon her."

Mary burst into tears. "God bless you, dearest uncle," she exclaimed, "for your exceeding kindness! Most thankfully will I accept your offer, and do in all things as you wish, trusting that before long I can make my education the means of relieving you of a part, if not the whole of the expense we shall be to you."

Mary had great difficulty in bringing her mother into the arrangement. But finally, after the auction bills had been actually posted on their dwelling, she, with an ill grace, yielded, and the family removed to George Howard's home. There (as he had promised) they were cordially welcomed by his wife and children.

But, alas for the infirmity of poor human nature, even at its best! It is not easy for brothers' families to get on peacefully, when in close and daily contact, even where both parties have good sense, amiable feeling, and correct principle. But, where a city and a country family come under the same roof, and especially, where in one of them are two such *exceptional* specimens of humanity as Helen and her son Richard, it were a miracle if difficulties did not spring up.

Now Helen's habits were, very many of them, selfish in

the extreme, and most of them at variance with the industrious, orderly ways of George's family. She stayed in bed till the middle of the forenoon, and then a fresh breakfast must be prepared for her. She idled and lolled away most of her time, while she kept some one constantly on the move in rendering her some service, and then, on account of her delicate health, she must drink daily the oldest, costliest wines, with not an infrequent glass of that other medicine prescribed by Dr. Griffiths, whose name it is sufficient to have mentioned once. On the same account she must have the rarest delicacies on her table, and, fortunately for an invalid, she was *blessed* with an extraordinary appetite. Indeed, her constitution had always been one of the most remarkable in the world, for while her strength was wholly inadequate to any *useful* work, in balls, in theatre-goings, and in pleasuring of all kinds, she could easily tire out the most vigorous man!

Moreover, while thus taxing her kind hosts so severely, she never exhibited the slightest gratitude for their services, but always acted as if regarding these merely as her due. And, worse still, her manner towards the family was marked by a sort of *patronizing* arrogance, as though they were greatly her *inferiors*, and she was perpetually alluding in her conversation to her genteel, high connexions in the city.

But it is needless to multiply details, as the reader has doubtless encountered such persons. But it will readily be apprehended, that people of worth and spirit would not take very patiently these assumptions of superiority and incessant insults from a person of so many faults and so few redeeming traits, and who, in addition to living on their bounty, was to them so great a burden and annoyance. Helen soon became an object of decided dislike to the whole household, including the domestics.

Hitherto, in despite of all the trouble inflicted by her mother on her uncle's family, Mary had continued a uni-

versal favourite. Indeed, it was scarcely possible not to admire and love one so amiable and sweet-tempered, so resigned and patient under the heavy calamities which had fallen on her young head, and so unassuming and meek while possessing such extraordinary endowments both of mind and person.

But the measure of her sufferings was not yet full. Her cousin Anna's marriage had hitherto been deferred in consequence of the disastrous events already related. Her betrothed, who naturally made frequent visits to the house, as naturally paid considerable attention to Mary and her mother. This befitted not only his vocation as a clergyman, but his character as a gentleman, in reference to ladies having a double claim, as strangers and as unfortunate. Of fine genius himself, he fully appreciated Mary's rare gifts, and he found, as might have been expected, more than ordinary pleasure in her society. Mary, accustomed to the chivalrous courtesies of high-bred society, of course saw nothing more than ordinary *gentlemanliness* in the clergyman's attentions. Attracted by his kindliness, purity, and refinement of soul, she was moved, after a time, to speak with him oftener and more freely than with any one else, of her past life and present feelings and thoughts.

In all this there was nothing improper in the slightest degree, on either side; and yet Anna, in spite of herself, became possessed with the demon of jealousy. She was herself superior to the average of girls, being handsome, well educated, sound in principle, and with much of the strong sense and keen sagacity of her father. But she had not her cousin's exquisite refinement and rare accomplishments, or that nameless something entitled *genius*, in default of a better name, which shed around the latter such charm and fascination. *This* Anna was too sharp-sighted not to discover. When, therefore, she saw the frequent and apparently confidential conferences between Mary and Cameron, a thrill of keen anguish went through her, and it seemed

to her inevitable that she must be robbed of her lover's heart by her too enchanting cousin. She struggled against these thoughts, but jealousy is one of the most terrible of foes. And of what avail, above all, to battle with it, when the causes exciting it are incessantly before one's eyes? In spite of herself the poor girl betrayed her feelings by fits of alternate petulance and coldness towards both her cousin and Cameron, and the former, never dreaming of the cause, began to fear that Anna was far less amiable than she had thought.

This jealousy was greatly enhanced by an event occurring at this time. Arthur Brandon renewed his suit to Mary, pleading long and earnestly with her to favour it, and appealing also to her uncle for *his* influence towards the result. But the high-minded girl, as her lover's position was precisely the same as at his original proposal, rejected his suit with thanks and gushing tears, but with immovable firmness. Her uncle, though sadly disappointed, could not but admire his niece's principle and disinterestedness, and, in the warmth of this admiration, told his wife and daughter the tale.

But Anna, her judgment warped by the "green-eyed monster," drew from her cousin's conduct a conclusion very different from her father's. "Reject her lover now!" exclaimed the unhappy girl, hurrying from the room,— "she *must*, then, have ceased to love *him*, and have formed another attachment. Otherwise, she *could* not have taken such a step, especially in her present circumstances."

Unluckily, she just then saw Mary and Cameron walking in the garden, in apparently absorbing conversation. And as

"Trifles light as air
Are to the *jealous* confirmation strong
As proofs of Holy Writ,"

she felt as if there were no longer a shadow of doubt that her lover was lost to her, and this, too, through her cousin's treachery. Hurrying to her chamber, she gave way to a

long and passionate fit of tears. "What a curse," exclaimed she, in the violence of her emotions, "have my uncle's improvidence and selfish ostentation been to his brother and his brother's family, the only *real* friends he ever had! What is to be the *end* of the trouble and expense fastened on my parents in their declining years by the family he left dependent upon them! *Such* a family too! The expense is nothing compared with the shame and discord they have brought into a once peaceful household. And now, worst of all, the *one* among them we all thought was as good as she certainly *is* fascinating, has blasted *my* life by stealing away the heart I *know* was once entirely devoted to me. O uncle Edward, if you were to rise from your grave, you would wish to go back to it when you saw what ruin your recklessness has caused!"

Wrought up well nigh to frenzy, she sought Mary that evening, and upbraided her in the strongest terms her mad jealousy could supply, with the basest treachery; taxing her with having refused her former lover, *because* she *now* loved Charles Cameron, and was using every art to entrap him into an engagement with herself.

So entirely innocent was Mary, and so unlooked-for this outbreak, that, at first, she could not conceive the cause of her cousin's abuse. But this charge of "entrapping" forced her to apprehend Anna's meaning, and the burst of noble indignation with which she spurned the foul imputation, struck her astonished cousin dumb.

From this Anna passed into violent hysterics, the noise of which called in her parents, and a most painful scene followed, which I will not attempt describing. Suffice it to say, that even the mother at last got so disturbed and wrought up as to reproach her husband with loving "other people's children better than his own flesh and blood."

Poor Mary hurried away in an agony of distress, feeling most cruelly wronged by her cousin's suspicions, and at the same time immeasurably grieved, that she had been the

means, however innocently, of bringing discord into her kind uncle's home. On one thing, however, she resolved instantly, which was to quit Mapleton and seek her own support in the city. This, luckily, it was in her power to do, for she had lately received a letter from a former school-mate in New York, wealthily married, inviting her to become governess to her little girls.

Accordingly, she sought her uncle, and in language which none save the innocent *can* use, completely satisfied him that she was perfectly guiltless of her cousin's charges (in fact he never *really* credited her guilt), and concluded by informing him of her resolve to go at once to the city. She then tearfully besought him to still protect her mother, and bear with her infirmities, and called down Heaven's choicest blessings upon him for the unbounded kindness he had lavished on her and her whole family.

George Howard was strongly moved by his niece's high principle and noble spirit, and reproved his daughter more severely than ever before in her life, for the weakness and bad passion that had prompted her to so outrageous a wrong. But in Anna's present mood this only made things worse, for she now accused her cousin of having striven to rob her of her father's affection as well as her lover's! Wonder not at Anna's perverseness, nor blame the poor girl overmuch, for of all pangs the human heart is doomed to bear, none is more intolerable, none more corrodes the soul, blinds the eyes to the truth, and warps the judgment, than the pang caused by the jealousy attendant on young love!

Mary left Mapleton well nigh crushed beneath her heavy and complicated troubles. They were troubles which she was wholly guiltless of bringing upon herself. Strangely enough, they were traceable each and all to the improvidence of a father, who would have counted as an *insult* the question, "whether he *loved* his Mary?" Had that father, however improvident in all respects else, simply omitted

one of his splendid entertainments each year, and paid into an insurance office the money thus saved, the whole life of this gifted and darling child might have been *rose-tinted*, instead of wearing its present *funereal* hue! One evening party! How many hundreds more, unwarned by his doom and his family's fate, will follow in the same track, and having "sowed to the flesh, will of the flesh reap corruption!"

I shall not trace her career as a governess. To do so properly would require the whole number (and more) of pages in my narrative. Moreover, instead of wishing to enhance the interest of my story by multiplying distressful scenes, I omit many of actual occurrence, from regard to my own, not to say my reader's feelings. Especially do I omit tracing Richard's career, which was disgraceful in the extreme.

When, however, it is said that Mary was greatly superior in personal and mental gifts to her employer, and that employer a former schoolmate of her own sex, who had known her when surrounded with splendour and "the observed of all observers"—it may easily be imagined that she must have had many bitter things to endure in this new and (so esteemed) *inferior* position. She had, however, too many resources within herself, and too much genuine, well-grounded self-respect, to suffer as many others would have done in her place, especially while enjoying, as she did, the love of her little pupils, and the consciousness of *duty* faithfully performed towards them.

Meanwhile, at Mapleton, affairs grew worse instead of better. Mary's virtues had always exercised somewhat of salutary restraint upon her mother. This restraint being now removed, Helen's faults became more exaggerated, at least in their *manifestation*, and the more annoying to the family of her hosts from their disturbed and irritated mood. Scenes of actual wordy collision grew frequent, and Helen

heard more truth of herself, in not the softest terms either, than she had probably ever heard before in her life.

The final result of the whole matter was, that Helen, with her daughter Rosa, left Mapleton to be a dependant on Mary in New York.

Even this event did not restore to the household its lost peace. Between Anna and Cameron the state of things had become and still continued such, that they separated by mutual consent. And now, with soured temper, and health impaired, Anna was hardly to be recognised as the blooming, amiable, happy girl of a few brief months foregone. A tempest of bitterness had swept over the whole family, and all things bore marks of its ravages.

Some months had passed, and what had occurred in New York will in part appear from the following extracts of a letter from Mary to her uncle.

"My mother lies sick of an incurable disease, and I have been compelled to give up my place as governess to attend upon her, so that our only means of support are the pittance I can earn from giving a few music lessons. Possibly I might procure a few more pupils, were it not that, while teaching, I am obliged to leave my sick, dying mother *entirely alone*. For, alas! my young sister Rosa has abandoned us for the protection of a villain, who offered her comfort, splendour, and love, in place of the hunger, dreariness, suffering, and dying groans of our poor garret. Do not, dear uncle, I implore you, condemn her too severely! Nobody can imagine what *extreme* poverty is, but those who have experienced it,—those, most especially, who have fallen into it from a state of plenty and luxury. Rosa may not be radically base merely because she had not the strength to be a martyr. Indeed, I am sure she is not, for a more kindly, affectionate, generous heart never beat in a human breast than hers. O! I cannot bear to think *her* lost for ever, whom, as a child-angel, I have so often dandled in my arms, and do not *you*, dear uncle, I pray you, believe

her to be so! My young brother Frank helped us while he could, and all he could, from his pittance as merchant's clerk, but he now lies (as it is thought) in the last stages of consumption among the charity patients at Bellevue Hospital, and I expect every day to hear of his death.

"Now, dearest uncle, for myself I would ask nothing, to whatever extremities I might be reduced. But for my poor, dying mother,—to surround her few remaining days with something of comfort,—I make bold to ask of you a small sum in addition to the much you have already so generously bestowed upon us."

George Howard was absent from home when this letter reached Mapleton, and did not return till the expiration of a fortnight. His wife, knowing the handwriting of the superscription, would not send it after him, "lest it might trouble him," as, not very sincerely, she said to herself. It was two weeks after date, therefore, when he got it. No sooner had he read it, than, heart-wrung at the fresh calamities of his noble niece, to which there seemed no limit, and appalled at the idea of what might have occurred since its date, he hurried instantly to New York.

On entering the mean apartment of Mary and her mother, he found his bodings more than realized. His eyes fell upon a pauper coffin, within which was seen the cold, yellow, emaciated face of the once beautiful Helen, while beside it sat Mary, hardly less pale than the dead, and seemingly with little more of life. It was long before he could rouse her from her lethargy, and learn from her the occurrences of the last few weeks. He then ascertained that Helen's death was hastened by a want of medical care, and of the comforts suited to her condition,—that in her last days she ceased to complain or repine, or to attach blame to any one, but mourned day and night over her husband's desertion of her, and begged him in the most pathetic terms to come back to her, and protect and comfort her in her sufferings and griefs! Mary further told him that she believed her brother Frank

was dead, but she knew not where he was buried, as she had been unable for a long while to leave her mother to visit Bellevue.

Smothering his own grief and horror at these events, Howard applied himself to soothe his suffering niece. Helen's funeral rites were performed, and he then took Mary, who was passive in his hands, to his home in Mapleton. His wife and daughter forgot all past ill feeling at the sight of that pale, sweet, melancholy face, and the recital of what had occurred, and received her with the warmest affection.

But it soon became evident that Mary's days were numbered. Her vital powers were worn out by the trials and sufferings of all kinds she had gone through, and all felt the time to be drawing nigh when they should "see her face no more." All felt, too, that a blessing had descended on their dwelling when she came there to die. In the presence of this brilliantly gifted girl, fading away into the tomb in the very "dew of her youth," meek, uncomplaining, resigned to the Supreme Will, all evil and selfish and mere earthly passion was rebuked, and something of her own peace passed into every heart.

A few days before her death she sent for Cameron and Anna, and in the presence of the parents spoke to them plainly and in full of the alienation that had grown up between them, and implored them not to let her die believing *herself* to have been in any way the means of severing two hearts once devoted to each other, and all but made *one* by marriage vows.

As they looked on the angel-face so soon to be hid from them for ever by the coffin-lid, and listened to that sweet voice, whose faint tones told of the long silence into which it was soon to be hushed, the hearers could not control their emotions. All melted into a flood of tears, and their souls were agitated by a very tempest of grief.

But it was a tempest that purified the soul's atmosphere,

bringing serenity and health in its train. The ice that had frozen around the hearts of the lovers was at once and totally dissolved, and in a pure and fervent embrace they sealed a reconciliation which was the precursor of long years of wedded bliss.

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In the beautiful cemetery of Mapleton, beneath a group of noble old trees, rises a white stone, on which one reads, "MARY HOWARD, died March 17th, 1839, *Æt.* 19 years. The memory of the just is blessed." It is surrounded by beautiful shrubbery and flowers, which bear the marks of frequent and careful tendance.

It is, indeed, a spot often visited by the relatives, from the infant to those of white hairs. They feel it good for them to be there, for that there lies the earthly part of one now an angel in God's heaven, and who, on the eve of her ascending, did an angel's work, by restoring peace and happiness to those from whom it seemed to have fled for ever!

THE END.